

**A REPORT OF THE PROCEEDINGS
OF THE
8th ANNUAL
ONTARIO HOUSING CONFERENCE**

**PUBLIC HOUSING
ITS AIMS AND ITS LIMITATIONS**

**HOTEL CHATEAU LAURIER
OTTAWA, ONTARIO, CANADA.
JUNE 6th, 7th, and 8th, 1960**

FEDERAL-PROVINCIAL HOUSING AUTHORITIES

IN ONTARIO

(in order of formation)

* * *

**ST. THOMAS
WINDSOR
HAMILTON
FORT WILLIAM
GUELPH
MIDLAND
DUNNVILLE
LINDSAY
PRESCOTT
GODERICH
STRATFORD
STAMFORD
SAULT STE. MARIE
PORT ARTHUR
GALT
ARNPRIOR
AMHERSTBURG
SMITHS FALLS
RENFREW
FORT ERIE
OWEN SOUND
BROCKVILLE
TRENTON
NORTH BAY
NAPANEE
METROPOLITAN TORONTO
KENORA
LONDON
DELHI
KINGSTON
CLINTON
CORNWALL
ORILLIA
OTTAWA
BRANTFORD**

ONTARIO
DEPARTMENT OF
PLANNING AND DEVELOPMENT

TELEPHONE
EMPIRE 3.1211

454 UNIVERSITY AVENUE
TORONTO 2

"PUBLIC HOUSING"

"ITS AIMS AND LIMITATIONS"

A Summary of the Proceedings
of the
8TH ANNUAL ONTARIO HOUSING CONFLUENCE

Hotel Chateau Laurier, Ottawa, Canada
June 6th, 7th and 8th, 1960

~~Not for circulation~~

Sponsored and Organized by:

The Housing Branch
Department of Planning and Development (Ontario)
454 University Avenue
Toronto, Ontario

Minister:	THE HON. W. M. NICKLE, Q.C.
Deputy Minister:	T. A. C. Tyrrell
Director, Housing Branch:	W. W. Scott
Assistant Director and Conference Manager:	R. B. Bradley
Conference Secretary:	Miss C. Leddy

Conference Chairman: Wilfred F. Frieday
Secretary-Treasurer & Manager
Annapolis Housing Authority and
Eastern Region Chairman, Ontario
Association of Housing Authorities.

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SECTION I

"INTRODUCTION"

1. List of Delegates
2. Credits

INTRODUCTION

277 persons registered at this Eighth Annual Housing Conference. 71 of these were wives of delegates. Representatives of all Ontario Housing Authorities except four were present, that is, 31 out of 35. Members of Authorities from other Provinces and Provincial and Municipal Officials from British Columbia in the West to Newfoundland in the East joined the Ontario delegates in this full-scale exchange of ideas. Municipal Councils were represented by Mayors, Aldermen, Controllers, Clerks, Treasurers, Clerk-Treasurers, Engineers, Housing Committee Members, etc.

Specialists in architecture, engineering, project and municipal planning, social work, administration, redevelopment, urban renewal, the co-operative movement and elderly persons housing joined in the discussions. For the first time, citizens' groups showed interest. The National Association of House Builders sent delegates.

Central Mortgage and Housing Corporation were strongly represented with delegates from its Head Office--the Conference City, from its Ontario and Quebec Regional Office, and from its Branches in Ontario and Quebec.

The Ontario Department of Planning and Development, in addition to Conference staff, had both technical and administrative officials present to assist in the discussions.

Elected representatives of both houses attended, and some took part in the program.

Present were:

ONTARIO HOUSING AUTHORITIES

AMHERSTBURG

Sweetman, Rev. Stanley	Chairman
Lalonge, E. K. & Mrs.	Member
Goodchild, Allan J.	Secretary-Treasurer & Manager

ARNPRIOR

Tierney, J. W. C. & Mrs.	Chairman
Frieday, W. F. & Mrs.	Secretary-Treasurer & Manager

BROCKVILLE

Funk, C. A.	Chairman
King, K. C.	Secretary-Treasurer
Scott, J. T.	Member
Tompkins, Mrs. P. McA.	"
Webster, R. D.	Housing Manager

CLINTON

Livermore, John & Mrs.

Secretary-Treasurer & Manager

CORNWALL

Dancause, H. A. V. & Mrs.

Chairman

Boyer, M. A. & Mrs.

Secretary-Treasurer

Conliffe, Miss M.

Member

McDougall, Mrs. Allan

"

DELHI

Castle, Raymond & Mrs.

Secretary-Treasurer & Manager

DUNNVILLE

Scholfield, Frank & Mrs.

Secretary-Treasurer & Manager

FORT ERIE

Jepson, A. E.

Secretary-Treasurer & Manager

FORT WILLIAM

Rapley, Louis

Chairman

Korcheski, R. & Mrs.

Vice-Chairman

GALT

Stewart, H. A., Q. C.

Chairman

Hutcheson, E. H.

Member

Brown, E. V.

"

Light, F. G.

"

Lancashire, H. J.

"

Husson, H. D.

Secretary-Treasurer & Manager

GODERICH

Jeffrey, Ellis J.

Chairman

Chapman, C. F.

Secretary-Treasurer

HAMILTON

Clark, George F.

Chairman

Ricker, Mrs. H. A.

Vice-Chairman

Jaggard, Jack C.

Secretary-Treasurer

Roughead, Alex

Member

Carey, Mrs. V.

"

Hayes, R. H. C.

Administrator

KINGSTON

Earl, Mrs. E. L.

Chairman

Lemieux, J. F. F.

Vice-Chairman

Judd, D. Allan

Member

MacGregor, W. S.

"

Elmer, W.

"

Ackerman, P. M. & Mrs.

"

Healy, M. C.

Secretary-Treasurer & Manager

LINDSAY

Sinclair, D. A. & Mrs. Chairman

LONDON

McWilliams, Dr. W. A. & Mrs. Member
Spenceley, W. & Mrs. Housing Manager

METROPOLITAN TORONTO

Rose, Dr. Albert Vice-Chairman
Mansur, D. B. Member
Falkner, Mrs. J. W. "
Brady, P. E. H. & Mrs. Executive Director
Whaley, E. J. Secretary
Ringer, Paul Supervisor of Management
Wallace, K. Project Manager--Regent Park South
Pennycook, A. Supervisor of Maintenance
McLaughlin, Miss B. Home Visitor, Tenant Selection

MIDLAND

Nesbitt, G. & Mrs. Chairman
Jeffery, W. C. & Mrs. Vice-Chairman
Hack, W. A. & Mrs. Secretary-Treasurer & Manager

NAPANEE

Sills, C. D. & Mrs. Chairman
Alkenbrack, W. M. Vice-Chairman
Madden, J. E. & Mrs. Member
Morrison, J. Earl "

NORTH BAY

Stevenson, J. G. A. & Mrs. Chairman
Barry, K. J. & Mrs. Member
Gigg, W. J. & Mrs. Secretary-Treasurer & Manager

OTTAWA

Taylor, A. B. & Mrs. Chairman
Beaulné, J. P. & Mrs. Member
Denison, M. R. & Mrs. "

OWEN SOUND

Smith, F. W. & Mrs. Chairman
Taylor, R. C. & Mrs. Vice-Chairman
McFaul, R. C. & Mrs. Member
Brown, J. I. & Mrs. "
McCubbin, J. & Mrs. Secretary-Treasurer
Jerome, H. J. Manager

PORT ARTHUR

Kuzik, W. M. & Mrs. Secretary-Treasurer & Manager

PRESOTT

Black, E. R. & Mrs.	Chairman
Nesbitt, Edmund & Mrs.	Member
Moore, M. & Mrs.	"
Taylor, M. A.	Member & Manager
Taylor, Mrs. M. A.	Secretary-Treasurer

RENFREW

Hunter, F. W. & Mrs.	Secretary-Treasurer & Manager
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SAULT STE. MARIE

Langdon, G. F.	Vice-Chairman
Tolley, G. H.	Secretary-Treasurer
Himmel, N.	Member
Burke, H.	Manager

STAMFORD TOWNSHIP

Oakes, John & Mrs.	Chairman
Huggins, A. C. & Mrs.	Vice-Chairman
Winn, Mrs. E. H.	Member
Wilson, Mrs. I. W.	Secretary-Treasurer & Manager

STRATFORD

Simpson, A. D. & Mrs.	Chairman
Milne, J. & Mrs.	Vice-Chairman
McKellar, G. & Mrs.	Secretary-Treasurer
Lee, H. G. & Mrs.	Manager

ST. THOMAS

Peart, J. Walton & Mrs.	Member
Rankin, R. W. & Mrs.	"
Rowe, W. E. & Mrs.	Secretary-Treasurer & Manager

TRENTON

Larry, O. W.	Secretary-Treasurer & Manager
--------------	-------------------------------

WINDSOR

Masson, G. Y. & Mrs.	Chairman
Conway, Mrs. J. A. & Mr.	Member
Bartlet, J. N. & Mrs.	"
Walton, C. G. & Mrs.	"

HOUSING AUTHORITY OF TORONTO--Regent Park North

Dies, W. C. & Mrs.	Chairman
Allen, Mrs. S. J.	Vice-Chairman
Waters, Ald. K. G. & Mrs.	Member
Woolsey, C. J.	"
Dearlove, Frank & Mrs.	Executive Director
Card, Raymond	Technical Advisor
Cormack, F. J. & Mrs.	Executive Secretary

Total Delegates: 106
 Ladies: 53 159

AUTHORITIES NOT REPRESENTED

Guelph
 Kenora
 Orillia
 Smiths Falls

* * * * *

ONTARIO GOVERNMENT

MUNICIPAL AFFAIRS

Brown, J. F. Redevelopment Officer

ECONOMICS

Stevenson, D. W. Economist

PLANNING AND DEVELOPMENT

Tyrrell, T. A. C. Deputy Minister

HOUSING BRANCH

Scott, W. W.	Director
Bradley, R. B.	Assistant Director & Conference Manager
Westwood, L. J. (P. Eng.)	Supervisor, Municipal Services
Collum, W. H., B. Arch.	Architect & Planner
Suters, H. W.	Supervisor, Administration
Giles, M. G.	Supervisor, Rental Housing
Schmuck, R. E.	Assistant to Supervisor, Municipal Services
Leddy, Miss C.	Administrative Assistant, Rental Housing, & Conference Secretary
Becker, Miss J.	Editor, Housing Newsletter
Rosenthal, Miss Z.	Research Assistant
Mitchell, K.	Inspector, Municipal Services, & Conference Recorder
McDermid, Miss J.	Secretary to the Director
Carlile, Mrs. Hazel	Secretary, Administration

PUBLIC RELATIONS

Dudley, Miss R.	Director
Rive, Miss G.	Assistant

LAND DEVELOPMENT

Pollard, J. H.	Executive Officer
----------------	-------------------

Total: 19

* * * * *

CENTRAL MORTGAGE & HOUSING CORPORATION

HEAD OFFICE--OTTAWA

Hignett, H. W. & Mrs.	Executive Director
MacIennan, I. R.	Chief Architect
Smith, A. J. E.	Chief Construction Engineer
Coll, A. E.	Public Housing Division
White, W. A. T.	" " "
Fox, E. D.	" " "
Crinion, D.	Architectural Division
Work, H.	Construction Engineering Division
Murie, Mrs. J.	Information Division

Total: 9

Ladies: 1

10

ONTARIO REGIONAL OFFICE--TORONTO

Wilson, A. D.	Regional Supervisor
McCulloch, J.	Administrator, Operations
Dovell, Peter	Regional Architect
Petursson, H. J.	Regional Construction Engineer
Burns, P. G.	Special Assistant (Public Housing)
Duffy, Miss M. C.	Public Housing Division

Total: 6

QUEBEC REGIONAL OFFICE--MONTREAL

Barr, J. N.	Regional Supervisor
-------------	---------------------

Total: 1

Branches

WINDSOR

Ryan, R. T.	Manager
Parkinson, R. D.	Assistant Manager

HAMILTON

Goyette, Paul	Manager
Collins, W. J.	Assistant Manager

OTTAWA

Mersey, R. L.	Manager
Nesbitt, E. C.	Assistant Manager

SUDBURY

Spanier, J. A.	Manager
Howitt J. M.	Asst. Manager

LONDON

Christie, R. J.	Manager
Beardsall J. W.	Asst. Manager

KINGSTON

Ganong, K. & Mrs. Manager

MONTREAL

Dion, Henri Manager

Total: 11

Ladies: 1 12

FROM OTHER PROVINCESNEW BRUNSWICK

Paterson, J. A. & Mrs. Deputy Minister, Dept. of Industry &
Development, Province of New Brunswick
Hazen, William & Mrs. St. John Housing Authority,
St. John, N. B.

NEWFOUNDLAND

Carnell, Geoffrey Vice-Chairman, St. John's
Housing Authority
Duffett, Leslie Project Manager, St. John's
Housing Authority

NOVA SCOTIA

Lusby, T. P. & Mrs. Deputy Minister of Public Works,
Halifax, N. S.
MacDonald, R. F. Manager, Nova Scotia Housing
Commission
Hunter, Mrs. A. M. Secretary, Housing Authority
of Halifax

BRITISH COLUMBIA

Sutherland, C. G. Vancouver Housing Authority

SASKATCHEWAN

Musk, C. E. & Mrs. Prince Albert Housing Authority

QUEBEC

Pelletier, Burroughes Director, Provincial Planning Dept.,
Dept. of Municipal Affairs

Gilbride, Mrs. R. G.)
Richer, Mme. Julia)
Lord, Dr. Gabriel)
Rogers, Leopold)
Jeanne-Mance Housing
Corporation, Montreal

Bernier, Jacques City of Montreal Planning Dept.
Dubuc, R. Councillor, City of Montreal

Total Delegates: 16

Ladies: 4 20

* * * * *

MUNICIPAL COUNCILS

SCARBOROUGH TOWNSHIP

Bailey, A. W.
Tripp, C. A.

Councillor
Clerk

HAMILTON

Pritchard, Controller Ada & Mr.

SARNIA

Marriott, Lt. Col. W. H. & Mrs.
Church, Ald. J. G. & Mrs.

CLINTON

Bridle, Mayor H. & Mrs.

WINDSOR

Davey, A. R. & Mrs.

Planning Board

RENFREW

Young, Mayor E. H. & Mrs.

FORT FRANCES

Melynychuck, Councillor Steve

KITCHENER

Bitzer, Ald. M. & Mrs.
Honsberger, Ald. R.

OSHAWA

Thomas, Ald. Christine
Hopkins, Ald. Sydney

Delegates:

13

Ladies:

7

Total:

20

* * * * *

PROGRAM PARTICIPANTS OTHER THAN HOUSING AUTHORITY
MEMBERS & STAFF OF THE SENIOR GOVERNMENTS

The Hon. David J. Walker, Q. C. Minister of Public Works (Canada)

The Hon. James A. Maloney, Minister of Mines, (Ontario)
Q. C.

Stewart Bates

President, Central Mortgage &
Housing Corporation

Peter Dobush, F.RAIC,
B.ARCH.

Chairman, RAIC, Committee of
Inquiry on Residential
Environment

Mrs. Dorothy Titchener	Chairman, Binghamton, N. Y. Housing Authority
Controller Paul Tardif	City of Ottawa
Frank McGee	M. P. for York-Scarborough
E. Royden Colter & Mrs.	City Manager, Windsor
Roger Marier	Executive Director, Central Mortgage & Housing Corporation
R. J. Smith & Mrs.	Commissioner of Welfare & Housing, Metropolitan Toronto
Dr. Alexander Laidlaw	National Secretary, Co-operative Union of Canada, Ottawa
Dr. Roger Perreault	Director, Housing Co-operative of Montreal
Joe Loben	Housing Specialist, St. Francis Xavier University, Antigonish, Nova Scotia
Prof. G. E. Clarke	Institute of Social Action, St. Patrick's College, Ottawa
Mrs. Jean Good	Executive Director, Society on Aging, Toronto
Gordon Ryan	Regional Information Officer (Ontario) Toronto
Wells Ritchie	Editor, Heavy Construction News, MacLean-Hunter Publishing Co. Ltd., Toronto
C. G. Reading	Accountant, Department of Planning & Development (Ontario)
Ald. Mrs. Lin. Elliott	Kingston
W. Wronski	Planning Director, Township of Etobicoke
Campbell C. Holmes	President, National Association of House Builders, Toronto
Mrs. George Y. Masson	Senior Citizens' Committee, Community Welfare Council, Windsor
Total:	22
Ladies:	<u>2</u> <u>24</u>

OTHERS

Smith, John Caulfield	N. A. H. B. Toronto
Boss, Lt. Col. W. & Mrs.	H. B. A. of Greater Ottawa
Lavigne, Rev. J. C.	Institute of Social Action, St. Patrick's College, Ottawa
Wilkey, G. T.	Secretary, Co-operative Union of Ontario, Weston, Ontario
Nichol, E. M.	Co-operative Construction Service of Ontario, Weston, Ontario
Murcheson, Wayne & Mrs.	Rio Tinto Mines, Toronto
Delegates:	4
Ladies:	<u>2</u> <u>6</u>

AREA GUESTS

The Hon. Paul Hellyer	M. P., Toronto Trinity
Yvonne Tasse	M. P., Quebec East

Ottawa City Council & Staff
Ottawa Planning Board
Ottawa Tourist & Convention Bureau
Technical Advisory Committee
National Capital Commission
Housing Committee
Community Planning Association of Canada
National Research Council
Ottawa Board of Education
Canadian Welfare Council
National Labour Co-operative Commission

Total: 34

* * * * *

PRESS

Ottawa Journal	Canadian Welfare Council
Canadian Press	Dept. of Travel & Publicity (Ontario)
Ottawa Citizen	National Builder
CMHC Information Division	Civic Administration
Housing Branch, Dept. of Planning & Development	Housing NewsLetter

Total: 10

ATTENDANCE SUMMARY

	<u>Delegates</u>	<u>Ladies</u>
Ontario Housing Authorities	106	53
Ontario Government	19	
Central Mortgage and Housing Corporation	27	2
Other Provinces: Housing Authorities and Provincial Officials	16	4
Municipal Councils	13	7
Program Participants Other Than Housing Authority Members & Staff of Senior Governments	22	2
Others	<u>5</u>	<u>3</u>
Total:	208	71
Registered:	279	
Area Guests:	34	
Press:	10	
Total Attendance:	323	

* * * * *

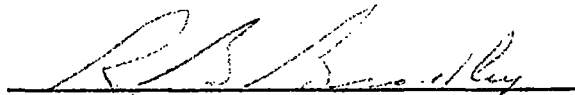
CREDITS

The Conference Staff gratefully acknowledges the valuable assistance given in the planning and organization of this three-day meeting, with particular reference to the following:

1. The Conference Chairman, W. F. Frieday of Arnprior, who represented the Eastern Zone Authorities;
2. The Eastern Zone Authorities;
3. The Executive and Staff of the Ontario Association of Housing Authorities for hosting the reception, etc;
4. The Mayor, the Council, and Staff of the City of Ottawa;
5. The Ottawa Tourist and Convention Bureau;
6. The Management and Staff of the Hotel Chateau Laurier;
7. The Speakers and the Panelists who gave freely of their time and their knowledge to participate;
8. The Housing Authority Members and Staff who took part in Workshops, Panel Discussions, thanked speakers, chaired meetings, etc;
9. The Mayor, the Council and Staff of the City of Montreal for making this Tour not only possible but also enjoyable and interesting, with particular reference to Mr. Jacques Bernier, the Technical Advisor on Housing to the Montreal Planning Department who first suggested such a trip and who followed through with the excellent arrangements;
10. The President, the Members and Staff of the Jeanne-Mance Housing Corporation for receiving the delegates at the Jeanne-Mance project and dispensing gracious hospitality and comprehensive information on this fine redevelopment project;
11. Central Mortgage and Housing Corporation Officials and Staff who took part in Workshops, Panels, hosted a Luncheon, arranged an interesting and informative housing display, organized and presented the program "Housing in Canada", and listened attentively to all, whether critical or complimentary, on all housing matters;
12. The Ottawa Public School Board Elementary School Choir and its able Director, J. G. Sutherland, who performed without remuneration;
13. Mrs. W. F. Frieday of Arnprior and Mrs. C. D. Sills of Napanee for convening the Ladies' Tea;
14. The Ladies and Gentlemen of the Press, Radio, etc;

15. The C. P. R. for quality transportation to Montreal;
16. The O. T. C. and Paul's Boat Lines for efficient conduct of local movements;
17. The Bank of Montreal, Pfizers Ltd., Playtex Ltd., Arpege Perfumery House & Dominion Regalia Co. Ltd. for interesting and useful favours; and
18. All those who may have been overlooked in this list; in fact, all those who showed interest in public housing by attending these meetings.

* * * * *



R. B. Bradley,
Assistant Director, Housing Branch
& Conference Manager
Department of Planning
and Development (Ontario)

SECTION II

"GREETINGS"

SPEAKERS

W. F. Frieday:	Conference Chairman
T. A. C. Tyrrell:	Deputy Minister, Department of Planning & Development, (Ontario)
Controller Paul Tardif:	City of Ottawa

Presiding

W. F. Frieday, Amprior, Ontario:	Conference Chairman
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GREETINGS

WILFRED F. FRIEDAY,
Conference Chairman

* * * * *

Mr. Frieday is the Chairman of the ten Eastern Zone Authorities of the Ontario Housing Authorities Advisory Committee. (which is now constituted as the Ontario Association of Housing Authorities) He is a Member and the Secretary-Treasurer and Manager of the Arnprior Housing Authority, which administers the "Chats Haven" project of 25 subsidized units in Arnprior.

* * * * *

MR. FRIEDAY:

The Eighth Annual Housing Conference is in session. I am very pleased to welcome the delegates, visitors and those attending from other Provinces and the United States to this Conference. It is particularly interesting for me to do so as this is the first occasion when the annual Housing Conference has been held in Eastern Ontario. As you have already learned from your program, there has been a great deal of preparation and planning by the officials of the Department of Planning and Development to ensure that the three days of this Conference will be productive and stimulating. I urge everyone to attend all the sessions, the meetings, the luncheons, etc., and I can guarantee that everything you will hear at these will be very important. I am pleased also to extend a welcome to the many ladies present, both those who are delegates and those who are visitors. It is a healthy sign to find the ladies interested in housing problems, and I wish to extend our thanks to them for their interest and their continued help in housing, which is so important to the welfare of so many people in this Province. Considerable effort has been made to entertain the ladies, and an attractive program of tours and teas, etc. has been planned for you, and we urge you all not to miss any of them. As Chairman of the Eastern Zone of the Ontario Housing Authorities' Advisory Committee, it is my pleasant duty to extend, on behalf of the ten Housing Authorities in the Eastern Zone who are joint hosts at this Conference, a welcome to all delegates and visitors and to express the sincere wish that your stay in Eastern Ontario will be happy and informative.

T. A. C. TYRRELL,
Deputy Minister,
Dept. of Planning & Development (Ontario)

* * * * *

Mr. Tyrrell spoke for the Honourable W.M. Nickle, Q.C.,

the Minister of Planning and Development (Ontario), who was unable to attend. The Housing Branch of his Department sponsors this Annual Conference.

* * * * *

MR. TYRRELL:

I have been asked today to bring you greetings from the Government of Ontario. I was thinking a little bit about this last night, and I said to myself, "What exactly is the Government of Ontario?". One is apt to think of the legislators in session discussing various matters of high import. That is one aspect of it, but to us today, there is more to it than that. I think we must realize that the people from whom I am bringing you greetings are not only the Prime Minister, the Speaker, the Cabinet Ministers and the Members of the Legislature, but also a very large body of Civil Servants engaged in activities closely related to our work here today. I bring you greetings from them also — the many Government Departments in related fields — the Water Resources Commission, the Department of Lands and Forests, the Department of Agriculture, the Department of Health, Highways, and many, many others. It is from these people as well that I bring you greetings. It goes even further than that. In a democracy, the Government, ladies and gentlemen, is yourselves. Together, you and all the people I have mentioned, all the types and groups I have mentioned, can make this work of ours in housing a success.

CONTROLLER PAUL TARDIF
Corporation of the City of Ottawa

* * * * *

Controller Tardif, who is also the M. P. for Ottawa South, represented His Worship Mayor G. H. Nelms, who was unable to be present due to previous commitments. Mr. Tardif is also the Chairman of the Ottawa Area Planning Board.

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There is no substitute for good housing. There is no good substitute for the Mayor either. The Mayor was the man who was supposed to have extended to you this greeting, and while I don't want to be critical of your organization, I think as a matter of keeping me in your mind, I might be a little critical this morning. My name, incidentally, is Tardif, and tardif usually means late. Therefore, I make it my business to arrive fifteen minutes ahead of time so that lateness and Tardif are not synonymous. Last evening at ten o'clock, somebody called my house and said, "You are to take over for the Mayor tomorrow morning at ten o'clock, but you don't have to worry.

We have a long speech prepared for you, and it will save you the trouble of any research." A few minutes after that, they called me and said, "The ten o'clock appointment is at nine o'clock, but we still have that long speech that was made up by the Mayor that you can read to the people who are going to be gathered together for the Ontario Housing Conference." Actually, the Mayor has a much more extensive vocabulary than I, and while he would probably say the same thing as I do, he would say it in a different way, and the speech that has been written for him, or that he has written for himself, doesn't have my type of personality in it. So, I shall disregard it completely.

This does not detract from my sincerity in extending a very cordial welcome to your association. I am particularly pleased to see that the ladies take part and will take part in your deliberations because housing actually is built for the ladies. They use it more than we do. They know how to make a house more functional, and besides that, they make it more cheerful. So, those responsible for housing in Canada, not only in the Province of Ontario, but in Canada, should bear in mind the opinion that our charming wives and mothers have in connection with this important industry. While they don't actually build the houses themselves, they cause the worries and the trials and the tribulations to the men who have to build them--and that is as it should be.

I thought this would be an excellent occasion to grasp the opportunity to use this organization as a sounding board. About eight years ago, I recommended to City Council that an immediate study should be made for subsidized housing. 99% of the Members of Council at that time, led by one who had very little experience in the need for proper housing, began to scream that Tardif was guilty of a sacrilege. I've been guilty of that many times since, if that were so, because I have been advocating that we face up to the necessity of subsidized housing--and I say that, based on actual figures because, actually, the City of Ottawa--and I'm sure that this is a condition in most cities of Ontario--the City of Ottawa actually is subsidizing housing. Instead of subsidizing a functional type of housing, a type of housing that is the proper housing for families, we are subsidizing slums. We don't like to admit it, or the majority of people don't like to admit it, but actually that is what we are doing. We are subsidizing rental to families who are living in rooms of substandard housing. As long as we don't say the word "subsidize", it is accepted. Actually, I think we should face up to our responsibilities and face the fact that there is going to remain a necessity for subsidized housing in most of our urban centres, and particularly in Ottawa, the city with which I am most familiar. I think that we should face up to this in all our programs so that all our citizens, even the ones that are less fortunate and are making less money and are probably raising larger families, should have the type of housing that a good citizen deserves.

I was looking over a program that we have for curing substandard housing in Ottawa, and I find that during this year, there are 1088 units not fit to be lived in, but they are nevertheless lived in. Some of them should be demolished. They are not demolished because we have no other place to put the people who are living there. The owners ask for extensions. We generously give them an extension. Then, we end up by starting with 1088 units and finish-

ing up with about 300 units that are either remodelled or demolished, and that program is not speedy enough for the need in this City.

I did get, this morning, the number of subsidized tenants, or subsidized citizens that we have in Ottawa—we don't call it subsidized because this is a very nasty word, but actually, it is subsidized housing. For instance, we have 1955 families whose rent is either totally or partly subsidized by the Social Service Department, and we, the elected representatives of the City of Ottawa, say to the voters, "Well, we don't have subsidized housing because it would be unfair—it would be unfair to the people who pay their complete bills—but we do have a Social Service Department", and I know that you realize that we have to help the people who are in an unfortunate condition. Well, in this case, when you pay 1955 direct rents for people who cannot afford to pay the rents themselves, you are subsidizing housing, and instead of subsidizing a good type of housing, you are subsidizing slums.

Outside of the 1955 families who are receiving direct rental subsidy, we have 2717 families who are receiving partial help, that is, part of their rent is paid by the Social Service. The total number of people in Ottawa, families and single people, who are getting assistance one way or another, of one degree or another, or to one percentage or another, are 7615 people. Actually, if the same study were made in other cities in Ontario, I think it would prove that we are in need of an immediate study on subsidized housing. I have been recognized by Council and by the citizens of Ottawa as having very liberal views on housing. I mean liberal, not in the sense of that very important political party in Canada, but in the sense that I am of the opinion that all the citizens of Canada, regardless of what their conditions are, are entitled to have the necessary break of having the type of housing that we ourselves want for ourselves and our children. Not necessarily should they have housing that is luxurious, but they should have housing that is functional so that they can bring up their family in a healthy environment that we strive to attain for our own families. I know that your Conferences are very serious about all the problems of housing in Ontario, and I am very pleased to extend a most cordial welcome. I hope that you will be most successful and that your efforts will benefit all the citizens of Canada.

SECTION III

"PUBLIC HOUSING - A HUMAN EQUATION"

SPEAKER: Mrs. Paul (Dorothy) Titchener,
Chairman,
Binghamton (N.Y.) Housing Authority

INTRODUCED BY: Mrs. H.A. Ricker
Vice-Chairman
Hamilton Housing Authority

THANKED BY: J.W. "Cloud" Tierney
Chairman
Arnprior Housing Authority

PRESIDING: W.F. Frieday, Arnprior, Ontario,
Conference Chairman

"PUBLIC HOUSING - A HUMAN EQUATION"

BY

MRS. PAUL (DOROTHY) TITCHENER
Chairman, Binghamton (N.Y.) Housing Authority
Binghamton, New York

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From 1939 to 1947, Mrs. Titchener was a professional radio commentator for a large department store in Binghamton. She then took charge of a News and Views program for the Endicott Chamber of Commerce and she later presented forum discussions on radio and TV on current local and national issues. In 1953 she was appointed as the lone woman member of the Binghamton Housing Authority becoming its Chairman in 1956. Her Authority manages two projects of 150 and 166 units respectively. She was elected to the Executive of the National Association of Housing and Redevelopment Officials in 1959 and has recently been invited to serve on its Public Relations Committee. Her outstanding organizational ability and human understanding has been felt in the Junior League, the American Red Cross, community music and culture projects, social agencies, children's service societies, N.Y. State Citizens' Committee on the Hoover reorganization of government, and the N.Y. State Women's Council. Mrs. Titchener has a son and two daughters. The former is a graduate of Princeton and Duke Medical Schools and he is a research psychiatrist, and her daughters are both graduates of Wellesley College.

(Mrs. H.A. Ricker, the Vice-Chairman of the Hamilton Housing Authority, introduced the speaker)

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"Good morning, I am like the Mayor - I have written a speech but I am unlike the Controller, I am going to use it. I merely want to add one note when he said that women did not build things. I had a television program for a small local station for many years and I built all of my own scenery. So, we are builders as well. My friends at home encouraged me to be extremely formal and not to let my wit run away with me and tell some of the stories I am accustomed to telling at home, so I have really put my mind to this speech because I feel that this is not only an opportunity but also my duty to try

to quicken your minds and to let you walk with me down that thin, fine line that will stir you to something of an inspirational nature. I have provided what you might term background music for this purpose.

I am very pleased to bring you greetings from over the border; one of the few peaceful borders that are left in a rather chaotic world. I flew into Ottawa last evening from the state of New York, and the State of New York offers its wares in rich variety. We have large, sophisticated, alert cities. We have broad acres of dairy and farm land. We have little towns of tree-lined streets with friendly white houses, and we have cool, blue lakes with virgin white birches and green pines and deep canyons threaded by silver streams. Suddenly in an age of vanishing distances I was over your country, and the panorama I have just described might be your own. If then, we are, as Tennyson has said, a part of all we have met, these things may well be the pattern from which the mood of our two peoples is established. I am not a stranger to Canada. I have travelled extensively across your great land, both with my family and alone to attend international conferences of the Business and Professional Women. If you will pardon one very personal reference, I would like to tell you the story of a fateful day on August 14th, 1945 and the end of the war with Japan.

North of Ottawa on the Gatineau River we had hiked along the pine-crested forest trail to Big Island Lake where we spent the night. The morning dawned bright, sunny and warm. Over our coffee we heard the noise of a motor breaking the silence that is of the forest only, and a silver plane with scarlet wings came to rest on the bosom of the lake and taxied across to our feet as we stood on a sun-baked rock. A head came out of the cockpit and a voice, "Good morning. I just came to tell you that the war is over." To the mother of sons that was a day to remember.

I know something of your history too. I have admired your picturesque capital city with its broad rivers and the Rideau Canal cutting the city in two and your parks so filled with greenery and flowers and the startling skyline of Parliament Hill, and then the mist-crowned cauldron of Chaudiere Falls that is visible from the Hill. No I am not a stranger.

I am aware, however, that a good speech should start with a peppy story at one end and another at the other and not too much in the middle. And so I will now dispense with the background music and get about what I came to do - to tell you the story I selected, "Public Housing, The Human Equation".

In a world where many things get done and not too few of them collectively, it is a common fault to underestimate the importance of our jobs. It is my hope this morning to sharpen our thinking and quicken our understanding of the problems that beset this human equation, and perchance together we can come up with an idea for which the people whom we serve might be grateful. The Government of the United States and its separate States, and I assume likewise the Province of Ontario, provided the framework, the basic legislation under which housing and its authorities operate. But the long lasting heart of the operation is the annual contributions, contract or subsidy, upon which

we lean, but which is nonetheless the provider of ammunition for those who do not understand it.

In presenting the case for public housing we are often snagged by this. It is my considered opinion, however, that we are largely talking to ourselves most of the time and we have not presented the human equation with any degree of understanding to the public. Now, nothing is more uncertain than the minds of the public and those of us who believe in and are dedicated to the betterment of those less fortunate have the responsibility not only to administer the program wisely and well, but also to let the public in on the secret. For the real story of public housing with all of its human qualities behind the bricks and mortar of the structures we build packs more wallop than TNT. So what is the matter with us that we are not telling it?

Charles E. Slessor, who was the former United States Commissioner of public housing administration, once said, "Accepting an appointment as Public Housing Commissioner is very much like agreeing to take a job as a conductor on a fast freight. You know the service you are rendering is vital and considerable but the comfort and accommodations of the job are obviously small in comparison. You are also in for a fast and bumpy ride." Therefore, once aboard this freight, every individual should assume with courage and daring the initiative to obtain the objectives: (1) decent low-cost housing for every family regardless of race, creed, or economic status; (2) the promotion of pride, self-respect and stability of the individuals and families who live within our developments.

The first objective is well under way in most communities and so it is of the second that I would speak, for it is here that we have faltered. With the expansion of the idea came the light, however. We found that cities should be places for people to live in, not leave; and that public housing projects should be more than just a place to live. There is a strange fate somehow that makes some men hewers of wood and the others drawers of dividends. This accident of birth perchance should not condemn the former, for nothing is more conducive to a person's demoralization than to brand him as unable to take care of himself. But, because all of us need assistance in some way, public education and social security programs have become an accepted fact. They command wide and respected interest, but, public housing has become a towering image of the poorhouse or the modern symbol of the unsuccessful.

Here is where I believe an exchange of ideas would be extremely helpful, and since the Binghamton housing program is the only housing program I know from A to Z, I should like to tell you briefly of our story and what we have attempted to do in the past four years. Then I am going to ask you to give me of your knowledge and experience so that we may come a little closer to our dream.

Binghamton is a middle-sized industrial city. It boasts a large well-integrated foreign population. It is situated in up-State New York near the Pennsylvania border and we are known often as apple-knockers. It is a conservative city and currently in our politics we are neatly divided. We have a democratic mayor and a republican council, and that makes it just dandy when

you want anything. Ten years ago, in an effort to bring the low-income group a little nearer to decent housing, Saratoga Terrace, a State development of 166 units, was constructed and three years later Carlisle Hill, a Federal project of 150 units, was built. Today, however, under the leadership of our most progressive business men a complete renovation of the City of Binghamton with additional housing units to accommodate various income levels is, if not in sight, it is in mind. But, during this interim ten-year period, the two projects we had in Binghamton were operated under a cloud of misunderstanding and some distrust by the public at large. Little respect was given the program, for too few ever knew it existed save as some nebulous place where people who couldn't afford to own their own homes lived in what was termed a "second slum area" by some people. Only at election time did it reach the ears of more than the few who managed it. Then, the politicians visited us and either acclaimed what was being done or disclaimed it according to the mood of the moment. But four years ago the Binghamton Housing Authority became cognizant of a radical change in the program itself and we realized that some of the loneliness and despair in soulless public housing was creating something more insidious in the people than the slums from which we took them. We injected new ideas to revitalize a sagging program.

Our first step was to organize a "Steering Committee" within the community itself composed of men and women selected from all types who could be called upon to contribute of their talents and suggestions when needed. But the most important thing of all, we could explain our program to this small group who, in turn, could actually give it to others.

The actual economic management of the projects was fine but little thought had ever been given to the people who lived there, nor had any attention been given to the little things that make a house a home. For example, in the choosing of the colours for their apartments when it came time for the three-year painting cycle which we employ in the State of New York - all of the projects are painted inside every three years - and formerly we had gone down the north side with yellow and down the hot side, that is the south side, with green regardless of a person's like or dislike for those colours - we gave them a choice from a chart which we asked them to sign. I was told it couldn't be done, but in one week 166 tenants had selected the colours for their entire home. Now, what did this do? This choice made the difference between a disgruntled tenant and a happy individual who had a certain pride of ownership. And, incidentally, the painting contractor told me it was the easiest job he had ever done because we told him how many quarts of blue he needed and how many of yellow and green and so forth, and we got a better price from the contractor with this information than we would have, had he used his own slap-happy way of putting any colour he pleased. Furthermore, we offered the people counselling in the matter of fixing up their furniture to go with the new colours that they had selected. I even visited every apartment and they asked me and I suggested things they might do to mix and match so that they wouldn't get too many colours all mixed up together.

Next we formed tenant associations in each of the two projects to develop volunteer activities within the group and to provide, which is the most important angle, a give and take on the mutual problems that exist between

management and the tenant. This has resulted in such activities as teenage dances each week, panel discussions, cub scouts, brownies, girl scouts, boy scouts, home bureau, baby clinics, Christmas parties, to mention just a few, and they take place right in our own community room in each project. They are part of the project itself. One such occasion merits very special attention. We discovered this to be one of our focal points of discontent. Naturally we have a large number of children. I believe in the 166 unit, the last count, and I say that advisedly, was 702 children. That includes teenagers. Most of them or all of them have to attend a school in that ward. They are congregated in this small area and they go to this school. And there had been a growing tendency on the part of the school officials to mentally bunch these children and label them as "those public housing children", not to say Johnny Smith or Mary Jones, those bad kids, but they just lumped them together and automatically decided that they did all the bad things that were done in the school. This fact was brought to my attention during my weekly conference with the chairmen of the various buildings within the project who had been appointed by the Tenant Association. These men and/or women meet with me once a week to determine a program or to discuss problems, and they brought this to my attention and we decided to do something about it. They consulted with the school principal, who really co-operated by letting the school out early and that pleased the children. The teachers were told they could get out a little early but they had to come to the tea. We issued invitations to the faculty of the school and the teachers were told by the principal that they must attend. It was a roaring success. And those who came with very grim, set faces determined to expect the worst, left as friends. And so we have made this a yearly event. Furthermore, we provided consultation rooms so that the parents might discuss individual problems about the children within the school. I am telling you this is the one single event that has stood out as a really successful affair. We got a great deal of publicity for it.

Now, problem families, what of them? Luther Burbank once said, "It is well for people who think to change their minds once in a while just to keep them clean, but for those who do not think, it is best to rearrange their prejudices once in a while." We have found that prejudice plays a great part in the wilful actions of the so-called "problem families", and that we can at times make great strides toward solving these problems if we can sit down together and rearrange our prejudices on both sides. We can with that little bit of the milk of human kindness give them the help they need, often by referring them to the agency that is most likely to give them help. But, it is surprising how many difficulties melt away in the warm heart to heart glow of just a little friendly talk.

A second activity worthy of consideration is one that has made both of our projects more attractive and has given to the tenant a new pride of ownership. Two years ago the Business and Professional Women's Club in Binghamton gave us some money to be used as prizes for a garden contest which they conducted for us. 75% of the tenants took part the first year. The second year there were flowers in every door-yard, thereby disputing the contention that children or vandals would destroy what had been planted. And this year, as spring comes in with its golden face, we find great activity among men,

women and children who are working together in the soil. For money prizes? I don't believe it. I think that they too want more than just a place to live.

A weekly dancing class conducted by an excellent local teacher for which the children pay 25¢ a lesson, with no questions asked when a week might be missed because the child did not have the 25¢, has proven very popular. Over 80 children are taking lessons with reasonable regularity and two weeks ago I watched with great pride about 45 little girls in their first dance recital, and I want to tell you their ballroom manners left nothing to be desired.

Art lessons also costing 25¢ to 50¢ are provided to teenagers and adults by a gifted artist who lives in one of the projects and donates her time and talent. Here again it has been made possible for anyone who has a real desire or a talent to take part in this activity, money or no. Sewing, cooking, and ceramic lessons are provided at no cost. We have called on the various established agencies in the city to give us a helping hand and all of these activities with the exception of the dancing classes are open to the neighbourhood, anyone within the neighbourhood.

It is our contention that we cannot segregate ourselves from the normal life of our community and by invitation we attempt to bridge any existing gap between the development and the surrounding neighbourhood. This gap often comes about because of the distance housing projects must of necessity be from the central community opportunities. We found, for example, when we tried to send either boys or girls to the boys club or girls club, both of whom were most co-operative in providing free transportation, we, nonetheless, lost some of them either on the way or on the way home and the program dwindled. It was when we began to provide much more simple activities within our own domain, including friends from nearby homes who took part, that our program really flourished. It necessitates a lot of hard work and a great deal of planning to get such a program under way. But the lack of destruction and trouble making in our projects is worth much more than any effort expended.

A baseball diamond, soft ball only, replete with backstops and real bases adorns our front yard. Initially we were ordered, and several times, by the State Division of Housing to remove it. We did not. And recently the new State Commissioner of Housing, James Gaynor, paid us a visit. I don't think he came just to get rid of the ball diamond, but perhaps he did. When he saw some 50 or more little boys in their scarlet hats (we still haven't found anyone to buy us uniforms as yet but we will this summer) eagerly waiting their chance at bat instead of running wild on the streets, he conceded that an occasional broken window from the bat of an over-zealous player was well worth the cost. On the same trip the women's club at the project entertained the Commissioner for tea, and as we left the flower bedecked community room, Jim Gaynor asked me in a whisper, "Are they Junior Leaguers?"

Block dances and county fairs directed by the tenants have proven to be very good money-raising affairs, the proceeds going toward numberless Christmas parties that are arranged for all age levels.

Now, in order to maintain a good project we are very fussy about our housekeeping. We ask that welfare tenants who come to us be given some sort of special instruction in the care of their homes and then we continue the good work by means of quarterly inspections of all the apartments. The manager is required to visit each one of the 166 apartments if necessary. Some of them obviously do not need to be visited. You soon know. We put little tabs, blue, red, and green on their cards, and we soon know the ones we have to visit. But a record is kept as to housekeeping habits and now there is scarcely an apartment in either project to which I cannot take a guest - even one of the City Councilmen - at any time.

When these changes first took place, I was told that the tenants did not appreciate and would not appreciate what was being done for them; and I must admit to some discouragement in the early meetings of the Tenant's Association which took place always under my guiding hand at the beginning. I met with suspicion, distrust, even outward animosity, but gradually this dwindled until now I am an invited guest not a motivating spirit. One particularly belligerent woman who had long been a tenant told me she never gave the name of the project when she gave her address. She just gave the street number. Our reputation in town, she implied, was not to her liking. I told her that I intended to make the project a place she would be proud to mention. Two years later, just this past summer, I was amazed and pleased to read in the society page of the leading newspaper that Mr. and Mrs. X were celebrating their 25th wedding anniversary in the Garden Apartments at the Saratoga Terrace housing project. We had won our point at long last.

To conclude, perhaps you would like to know how many of us are directly involved. The Binghamton Housing Authority numbers 5 - 4 businessmen and myself as Chairman. We have a manager, a bookkeeper-stenographer, a head maintenance man, an assistant maintenance man and a labourer in each project. I cannot miss this opportunity to praise those who work for us for they are 10 dedicated people who know that many things can be measured but to create a product without price is a contribution only those who truly believe in it are able to make. True strength is measured by character, not by force. If they are not ready to make the sacrifice, we find those who will.

I have endeavoured to tell you our story in part but since my words are caged by my ability to use them perhaps I have not succeeded. We have long been of the opinion that all people, either good or not so good, love beauty, and much of our time is expended in providing that beauty in the best possible manner. We are daily hidden, as you must be also, under a burden of operational details such as the collection of rent, the repair of boilers, that new sewer pipe, all important, all necessary, but not all inclusive. For we tend to drift away from the very heart and soul of the program - the people involved. The men, women and children, to quote Shakespeare, "The porcelain clay of human kind", who, no different from you and me, have problems and dreams and ambitions, a living to earn, a goal to reach. When we recognize them, not as broken families worthy of pity, but as human beings, deserving of understanding, then, and only then, will we be on our way toward solving this human equation. We know the challenge is great and it will take both reason and passion to accomplish all our aims. Reason, as a guide to direct our passion, and passion as the spark and spur to exalt our reason."

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(J.W. "Cloud" Tierney, Chairman, Arnprior Housing Authority, thanked the speaker and his timely remarks are here reported.)

"The keynote address that we have just listened to has proved the truth of Mr. Frieday's remark this morning that tremendously important and stimulating ideas would be discussed at this Conference. We all realized that what Mrs. Titchener has said to us came from her heart. It was from her practical experience throughout her years of service to her fellow people. Sometimes, many of us who are engaged in housing tend to waste a lot of our thoughts on the buildings, the rules and regulations and so on. But, it is the people, it is the children and the families with whom we should be concerned. Mrs. Titchener, in her talk, gave us that vision - that vision that we must remember. We are not dealing with buildings, cold buildings, we are not dealing with regulations, important as they are; we are dealing with individual and collective human souls, human bodies, human people, with their loves, their thoughts, their ambitions, their hopes, and their problems. If we remember that portion of her talk only, and there were indeed other important matters referred to, in our dealings with our various housing problems, housing in Ontario will benefit and those we are attempting to serve will be better and happier Canadians.

Mrs. Titchener, too, made reference to that undefended border, and I wish to make some reference to this also in expressing our thanks to her. Looking at the official program I note that Mrs. Titchener is the only speaker who is not from our own country of Canada. So I would like to say to Mrs. Titchener that we Canadians are happy and pleased to have such a friendly, such a peace-loving, such a fine neighbour as our friend and ally to the south. We are fond of the Americans. They are much the same as ourselves. We talk the same language, sometimes with a trace of an accent. We have many things in common, but what we have mainly in common is the love of peace in our hearts. And so I do, on your behalf, thank Mrs. Titchener not only for speaking so well this morning but I also thank her as the representative of the American people. For everyone here, I express the hope that for many, many years in the future we will continue to be allies and friends and that we shall continue together to serve the world for peace for all mankind. We must continue to do our part for that great aim and object. I cannot help but say that in our hearts we in Canada know that is the objective, the aim and the purpose of our great allies to the south. Although at the moment there are dark signs, there is weariness, worry, and concern. Yet under the guidance of our peace-loving countries the sun of peace will soon spread throughout all the western world and from thence to all peoples.

So, Mrs. Titchener, I wish to, on behalf of the Ontario Housing Conference, express our deep gratitude to you and also to express the hope that you will continue to have many years of health in the future to serve your fellow citizens as capably and as unselfishly as you have in the past."

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SECTION IV

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"THE ROLE OF THE HOUSING AUTHORITY IN PUBLIC HOUSING"

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SPEAKER

The Hon. James A. Maloney, Q.C.
Minister of Mines (Ontario)

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INTRODUCED BY: T.A.C. Tyrrell
Deputy Minister,
Dept. of Planning & Development(Ontario)

THANKED BY: W.W. Scott,
Director, Housing Branch,
Dept. of Planning & Development(Ontario)

PRESIDING: W.W. Scott,
Director, Housing Branch,
Dept. of Planning & Development(Ontario)

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"THE ROLE OF THE HOUSING AUTHORITY IN PUBLIC HOUSING"

By

The Hon. James A. Maloney, Q.C.
Minister of Mines (Ontario)

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Elected to the Provincial Legislature as the Member for Renfrew South in 1956, Mr. Maloney was appointed to his present portfolio in 1958. He is a successful and well-known Lawyer in Renfrew where he has practised law for 30 years.

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(He was introduced by T.A.C. Tyrrell, Deputy Minister of the Dept. of Planning & Development for Ontario)

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"As no doubt most of you know, I am merely a "pinch hitter" here this afternoon. It's rather unusual for anyone to say anything about a "pinch hitter" until after it's been found out whether he made a grand slam home run with the bases loaded, or struck out. It's quite possible that the biblical quotation which my friend, Tom Tyrrell, referred to will be questioned as to its authenticity after it is realized that I do come from the "east" and I don't think that I can make any claim to being "wise". I was astonished when I came here today to learn that at this Conference we have representation from every Province in Canada with the exception of Alberta and Prince Edward Island. There are people here from the great United States of America. The only conclusion that one can reasonably arrive at, in view of this, is that apparently we, in Ontario, are setting the pattern so far as Housing Authority administration is concerned for the rest of the nation, and for a great part of North America. That is something, I'm sure, that all of us should feel very grateful about. I can't pretend to tell you that I am an authority on housing, because I'm not. I know very little about it, as a matter of fact, and I am very grateful to those in my own county of South Renfrew who have given and are still giving of their time, their talents and their energy, without remuneration of any kind, doing a magnificent job, particularly in the

Housing Authorities located in Renfrew and Arnprior. That part of Ontario, you know, has quite frequently and quite properly been referred to so many times as "the hub of the universe". I think that reputation has now become generally accepted by everyone throughout Ontario, at least, and also in many other parts of the nation.

I would like at the outset to express to this Conference, and those attending this Luncheon, the very sincere regret of the Honourable William M. Nickle, Minister of Planning and Development, who had planned to be here for the opening of this Conference today. As you know, this is the Luncheon arranged by him and I know how very much he would have wanted to be here to tell you how very grateful his Department is for the work that you, the dedicated men of the Housing Authorities of Ontario, are doing. Mr. Nickle is on the high seas today, or at least he should be near the high seas at this time, leaving for England and for other parts of the Continent to do some very important work on behalf of the Ontario Government, as well as to enjoy a very well-earned holiday. We anticipate that upon his return he will have made such valuable contacts in the different countries that he will be visiting that I feel we will be receiving some very good news so far as the Trade and Industry Branch of the Department of Planning and Development is concerned. I am hopeful, as one of those who is vitally interested not only in the economic development of all of Ontario, but having a particular yen for eastern Ontario and more particularly for that part of it known as "the hub of the universe" in the golden triangle, that we will get our proper share of any new industry that might come to Ontario, and the houses that it will be necessary to build when these industries are established.

When Mr. Nickle asked me if I would come to this Luncheon today I warned him that I couldn't hope to begin to take his place, to tell the people all that he knew about housing, because I know nothing about it. But, I am pleased to be here today because as the Member for the constituency of Renfrew South I have noted with great interest and enthusiastic approval, the development of Federal-Provincial housing projects in South Renfrew. Both Renfrew and Arnprior are well endowed with government sponsored housing. The Town of Renfrew has both a subsidized and a full recovery rental project and the land assembly plan is now underway in which lots are expected to go on sale this summer. In the Town of Arnprior, a very thriving community in our constituency, the Federal-Provincial subsidized units have been occupied since 1954 at an average rental of \$53.00 monthly. We have about 40, I won't use the word "low-cost" because I had a very interesting conversation with a lady from Montreal just before I came into this Luncheon and her explanation of what low-cost has been interpreted to mean, although actually it doesn't mean what people sometimes think it means, we have 40 low cost lots which have been developed in the Arnprior community under the Partnership's land assembly scheme. I take a great deal of pleasure in joining with Wilfred Frieday, the Manager-Secretary of the Arnprior Authority and the Eastern Zone Housing Authorities generally, in welcoming you to eastern Ontario to what promises to be, and I am sure will be, a very stimulating and interesting Conference for you.

We all know, of course, that the major financing and planning of all

Government housing projects is looked after by the Federal and Provincial Partners, and it has always been felt by the Provincial and Federal authorities that the management of these housing projects should be kept and maintained at a local level. This has been done and, both historically and practically, I believe, and the Government believes, that this system has proven to be both correct and sound.

Prior to the commencement of this, the 20th century, housing was entirely a private matter. If a man or woman became old, infirm, or suffered from some other disability, he or she could find shelter in one or another institution erected by some charitable organization or, in some cases, by the city or the county administration. This sort of housing accommodation was understood to be for cases of dire need only, but unfortunately those who became residents of such housing were never permitted to forget that he or she was a recipient of charity in its most unmitigated form. In all other cases a man's housing problem was entirely a problem that he had to deal with by himself. He was expected to solve it without assistance from any level of Government. No doubt this reasoning was sound in the days when building costs were low and rents were \$10, \$15, or \$20 a month, when a man was frequently able, without any hardship, to erect his own home without assistance, and when the demand for houses never seemed to be greater than the supply. But, with the onset of the 20th century, we in Canada had an entirely different conception of housing because of the housing shortage that was developing. The first Act of any parliament in the country dealing with housing was passed by the Province of Ontario in 1913. That Act permitted municipal governments to guarantee up to 85% of the value of bonds issued by a local housing company which are comparable to today's limited dividend companies, with interest rates not to exceed 6%. You would, I am sure, be interested in knowing that under this Act and by its authority, there was a housing company set up in the City of Toronto and this housing company built 330 low rental apartments which are still occupied and which the Toronto Housing Company still administers.

At the conclusion of the First World War in 1918, an acute housing shortage was rapidly developing. Few new houses had been built during the war years and needs had greatly increased by the time hostilities ceased. Under the War Measures Act, the Federal Government was permitted to lend money to a province at low long-term interest for the purpose of adding to the local housing stock. In Ontario under the 1919 Housing Act these funds which were received from the Federal Government were in turn loaned to municipalities to set up housing corporations or commissions to build homes; lend money to private builders or sell to individuals on a long-term payment basis. Under the authority of this Act more than 6200 houses were built in 179 municipalities in Ontario. In both of these schemes, as you see, the municipality was the prime factor.

Today costs have risen so high; housing needs have grown so rapidly, that most municipalities find that they can no longer accept the responsibility for large-scale financing to overcome their housing shortages. Thus, we see that the senior Governments, Federal and Provincial, with the passing of the Dominion Housing Act of 1935 began to take over the major responsibilities

in the field of housing. Under the Act passed in 1935, the Dominion Housing Act, the Federal Government was empowered to make direct loans of up to 20% of the value of land and buildings to approved lenders at the usurious rate of interest of 3%. The final pattern was established with the passing of the National Housing Act in 1938 and with the setting up 8 years later of Central Mortgage and Housing Corporation under which both direct and Government guaranteed loans were and are still made to a wide range of individuals and organizations for building purposes.

I don't know what we in Canada would have done had it not been for Central Mortgage and Housing Corporation. The establishment of this Corporation, I think, was one of the greatest developments that has occurred in our time to ensure not only the construction of homes by companies who wanted to get into building but also to those young men who with little more by way of assets than a charming wife, a nice small family, and a great deal of hope, aided by ambition, integrity and hard work, were in need of housing which they could never have otherwise obtained had it not been for the financial assistance provided by the Corporation.

But, housing still remains the concern primarily of the municipality in which the housing is required and in which the houses are erected. Except in the case of subsidized rental projects where the municipality contributes by accepting reduced taxes or in some land assembly scheme where it may be responsible for a portion of the service costs, no direct financial municipal aid is given. But both of the senior Governments still firmly believe, and I hope will continue to believe, that the local Authority should have a very important say in what sort of housing is needed; in what sort of housing is wanted; and that the local Authorities will continue to assume the responsibility for managing the housing project, once it is completed and built.

From a practical viewpoint, the members of Government believe that there is no substitute for the knowledge of the men and women who live in the community where these projects are being undertaken. One who lives in a town is bound to have a much greater and more intimate knowledge with that town's distinctive characteristics both from the idiosyncrasies of its people and from the problems that from time to time arise in the community. Certainly they have a much greater knowledge than has someone who lives many miles away, no matter how well briefed that individual may be. And, although the housing problems are basically the same across the Province of Ontario and across Canada, this is one of the reasons why conferences such as this are so valuable. The housing problem is still bound to vary greatly in detail from place to place. What is a problem for us here in Ontario may be no problem at all in Nova Scotia or in any other province in the country. But, basically the problems are similar throughout the nation. For example, take the matter of average wage rates and employment in Ontario municipalities. We, who have a bounden duty to know something about these matters, know that the average weekly rate in Ontario can vary as much as \$20 to \$25 from one town to another - that is the average weekly wage rate. This situation is bound to affect average rents and the ability of people to pay them. Such rates will differ in different communities. The housing partnership believes it has met the situation fairly by not setting arbitrary income limits in dollars and cents

for tenants in full recovery projects, but rather by gearing eligible income ranges to rents which reflect project building costs. In an area of relatively high wages, rents will probably be higher because the project has cost more to build, and, therefore, it is amortized at a higher rate. The workers in this area who will become the occupants of these houses will also have a greater ability to pay these rents than those who live in a low wage district. That is only common sense. Thus, we find that rent remains as a set proportion of income which allows for widely varying economic conditions from place to place. The problem of employment or unemployment is another variant. In a town where we have large and frequent industrial lay-offs which are common, rental arrears policy in a housing project must be looked at and treated quite differently from the same problem in an area where almost everyone has a steady job throughout the year. Therefore, consideration of these problems by those who have a continuing knowledge and experience of local conditions and of human behaviour gained right on the scene is invaluable. The necessity of dealing with these problems individually makes management by local Authorities not only diplomatic and tactful but imperative.

In the 10 years in which the Federal-Provincial housing scheme has been in operation in Ontario the Ontario Government has not been disappointed in the decision that was made. Today we firmly believe the 180 men and women who serve on the 36 Ontario Housing Authorities, - and I understand since coming here that shortly there will be 38 Housing Authorities in Ontario - we firmly believe that these men and women are giving us the best brains and experience that could be found anywhere as well as a great sense of public duty which no money can buy. Although the progress of a public housing project from the time the initial request has been received to the completion of the project often seems tediously slow and long, we should never lose sight of what has been accomplished. Today, in Ontario, under this scheme we have more than 4700 rental units completed and occupied in 28 municipalities in a total of 50 projects, more than 300 houses over the number we had completed last year have now been built. 8 more projects are under construction in 7 other municipalities. Since the plan began slightly more than 6100 land assembly lots have been sold at cost to individual home builders of moderate means and co-operative housing groups - 1100 of them since June 1959. Another 900 are now serviced and ready for sale. There are 27 municipalities in Ontario with land assembly plans and 23 municipalities which have both land assembly plans and a rental housing plan, either complete or in prospect.

You hear rumours from time to time, that since these projects are financed and built by Federal and Provincial Governments, that you people who are appointed to administer these projects are political friends and patrons of the Government of the day who will slavishly follow the dictates of the senior Partners in administering projects. You people know that nothing could be further from the truth as such a rumour. You know that these appointments are made neither by the Minister of Planning and Development, who is responsible for housing, nor by the Federal Minister of Public Works. Actually, each of these Ministers asks a citizen of the town concerned to represent him in suggesting people suitable and qualified for Housing Authority work. In the case of the Provincial Minister, the local member of the legislature, of whatever party; that is the Government party, the Liberal

Opposition, or that small but vocal minority known up to now as the CCF party; the local member, no matter what his political allegiance might be, is chosen and is entrusted, unless of course he refuses to do so, with the job of recommending to the Minister who should be on the Housing Authority. A rule has been laid down that no elected official can serve on an Authority in order to divorce administration completely from any suggestion of political patronage or pressure. In fact, it has frequently worked the other way around. Citizens who are comparatively unknown to the public have been named to serve on these Authorities and later have frequently been elected to their own Municipal Council. This has proven to us that as a result of the dedicated service they have given they have earned the sincere admiration of the rate-payers in whatever towns they might have served. In such a case, of course, the member is required to immediately resign as a Housing Authority member. I am sure it is not necessary for me to point out to you that all Housing Authority members including the Chairmen serve for the very large salary of nil dollars per year. Some Chairmen have already given as many as 6 - yes - one eight years - of uninterrupted service, and these men and women show no sign of being fed up or tired of the job they have undertaken. For this sort of devotion and dedicated service all members of all governments are indeed most grateful.

It should not be forgotten that while projects are built and lots are assembled by the assistance given by the Provincial and Federal Governments, no project can be initiated without a specific request from the municipality concerned. This is in line entirely with the picture historically where final housing decisions have always been left to municipalities. Neither the province nor Central Mortgage and Housing Corporation, as an agency of the Federal Government, will ever initiate a project unless a municipality specifically requests it. The responsibility of the Province is to study the municipal proposal and, if it approves, assist and support the municipality in its representations to the senior Government. The Federal authorities will consider a project only at the joint request of the municipality and the Province, although they are committed to make available 75% of the money once the project is approved. Basically the role of the Province is to ensure that the municipalities realize what is available in the way of Government aid to cope with their housing or land shortage. There is some indication, I might add, that many municipalities in Ontario do not realize this. Out of 72 communities in Ontario which are large enough to qualify for rental housing, only 35, slightly or less than half of the municipalities which could qualify, have projects at present.

Another of our jobs is to help determine what a municipality wants and sometimes to distinguish between what it wants and what it actually needs. For instance, a municipality, after taking a general look at the local housing shortage, may decide that it wants a full recovery project and so requests one. The Province then makes a very intensive research survey in the community to determine the actual details of the need. This survey may actually reveal a greater need for a subsidized project with lower rents, a land assembly project or, as has sometimes happened, there is no real need for a project at all. Such a safeguard can prevent needless expenditure of money and energy in a community. The Province also has some responsibility in

recommending to Central Mortgage and Housing the general requirements and need as to size, type and design of houses. Here it can be a valuable liaison between municipal officials and the senior Government and the Province hopes to play an increasingly effective role in this particular matter in the future.

Perhaps the most important agreement to Housing Authorities in the host of documents which must be approved and signed before a project is under administration is what is known as our No. 3 Agreement which sets out the duties and responsibilities of the Housing Authority. This Agreement makes it clear that subject only to the approval of its annual budget by the senior Partners and a general adherence to the principles of low rent housing set out in the Federal and Provincial legislation, the Housing Authority should run its own show as completely as possible. It must, of course, administer the project in the best interests of the community but neither the Provincial or the Federal Government would have it be known that they do not want to permit the Authority members to work out the details of their administration, such as tenant selection, collection of arrears, budgeting and other matters, on their own. This is one of the jobs that must be the job of the local Authority. Our ideal Housing Authority, in fact, would, after having its annual budget approved, have no further contact with the senior Partners. Because it is administering public funds, a yearly audit is, of course, necessary and the senior Partners are available for guidance and advice both on maintenance problems and in carrying out general policy. The last thing in the world that either the Federal or the Provincial Departments want to do is to interfere in the day to day operations of the housing project. This is not the purpose of our legislation nor of our administration. The responsibilities of the Housing Authority are clearly and simply the responsibilities of citizens who are administering public funds.

The Senior Partners believe that Housing Authorities have another responsibility, that of advising their municipalities on all matters concerning public housing. They should be in a position to assist the municipal government with advice and information to enable it to make intelligent decisions concerning further projects. In turn, the Senior Partners rely on Housing Authorities for advice and assistance in dealing with municipal requests for new projects. The Authority should make it its business to know the local rental housing situation so that it can give intelligent advice to all three levels of Government. We should never forget that in all matters concerning public housing it is with the people of Ontario that we are ultimately concerned. They must subscribe to the need for public housing or there soon would cease to be any. Their interests must be considered and their requirements must be met. In the last analysis, you, the members of the Housing Authorities, are the servants of the people of your community just as much as the elected members of the legislature or of the Federal Parliament. Running an Authority must never become a business which ignores human values. It is rather primarily an operation based on human needs which to be successful requires sympathy as well as business acumen. Yours is by far the most difficult of all the jobs required in operating a rental housing project, and I can assure you, on behalf of the Minister, and, on behalf of the Provincial Government, and I feel, on behalf of the Federal Government agency, Central

Mortgage and Housing, that neither the Province nor the Federal Government will ever lose sight of the tremendous job you are doing for us and that you are doing for the people who live in the different municipalities in which your Authorities operate. "

Speaking now, not as the representative of the Minister of Planning and Development, but strictly and entirely as a citizen of this great Province of Ontario, may I as one who is vitally interested in the welfare of our people in Ontario and in Canada and people's needs throughout the world tell you, the people of these Housing Authorities, that while your pay is small and negligible, the job that you are doing is one of the greatest jobs that could be done by any branch of our people anywhere in the world. Because you are the men and women who see to it that those planned projects which are necessary and needed in a community are undertaken and developed, no government will, and I am sure no government ever could, dismiss lightly the request that is made to it by any Housing Authority management either for future housing or for advice as to what manner of project should be undertaken. I can assure you, speaking on behalf of the Government of Ontario, that if, at any time, you feel representation should be made as to the needs of your communities and of your people that we are just as vitally concerned as you are in seeing to it that these recommendations from you receive every consideration. After they have been discussed and studied by the members of Cabinet and Council, I am sure you will agree that the decision arrived at is one that is equitable, that is fair and that is taken in the best interests of all the people.

It has been a great pleasure to be here. May I in conclusion wish you well and may I welcome the visitors from other provinces and other countries and express the hope that we in Ontario will be of some assistance to you in helping to solve any problems that you might now have or that might arise in the future in your different countries or provinces as a result of housing projects at present underway or those that you feel will be undertaken in the future. "

SECTION V

"WHAT DO WE WANT FROM PUBLIC HOUSING?"

(Panel Forum)

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MODERATOR: P.E.H. "Pat" Brady,
Executive Director,
Metropolitan Toronto Housing Authority

PANEL MEMBERS: Ald.Mrs. Lin Elliott, City of Kingston,

W. Wronski, Director of Planning
Twp. of Etobicoke Planning Board,
Islington, Ontario.

Mrs. S.J. Allin, Vice-Chairman,
Housing Authority of Toronto,
Toronto, Ontario.

Campbell C. Holmes, President,
National House Builders
Association, Toronto, Ontario.

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A panel discussion led by P.E.H. "Pat" Brady,
Executive Director of the Metropolitan Toronto
Housing Authority and formerly Assistant Direc-
tor of the Housing Branch of the Ontario Depart-
ment of Planning and Development and a former
Branch Manager with Central Mortgage and Housing
Corporation.

INTRODUCTION: P.E.H. BRADY:

"The subject which has been given to this panel to discuss this afternoon is "What do we want from public housing?" Perhaps the question should be "Are we going to get any public housing?" On the panel we have Mr. Wronski, who is the Planning Director of Etobicoke; Alderman Mrs. Elliott who is the Chairman of the Special Housing Committee in Kingston; Mr. Campbell Holmes who is the President of the National House Builders Association, and Mrs. S.J. Allin who is the Vice-Chairman of the City of Toronto Housing Authority. We have heard a great deal in years gone by about the Suffragette Movement and I for one am going to start a committee this afternoon, a committee of one, - I hope other men will join me - in my attempt to emancipate the North American male. As a small gesture towards this movement I am going to ask a man to lead off. Mr. Wronski, as I just indicated, is the Planning Director of Etobicoke Township. He attended high school in Warsaw. He spent two years at Oxford University studying law. He holds a degree in economics, Bachelor of Science in Economics, University of London. He had three years post-graduate work in planning at London University. He worked for six years with the London County Council. He was with the City of Toronto Planning Board for two years, and he has been the Director of Planning in Etobicoke Township for the past three years. I am quite sure that what Mr. Wronski has to say will be controversial, and I sincerely hope it will be. We are trying to promote questions here today to stimulate the mind. Be as rude as you like to the panel. They are well able to take it. I know them all."

W. WRONSKI

"Before arriving in Canada I worked for a municipality whose annual output in public housing ran into several thousands. Now I work for a municipality where it takes us about $2\frac{1}{2}$ years to try to establish a program for 150 units. Therefore, I am probably the least qualified person to speak about public housing. This, of course, is always very dangerous. It is people who don't know anything about the subject who usually talk the longest. However, when I said we have been working now for $2\frac{1}{2}$ years to establish a program for 150 public housing units in Etobicoke, it does not necessarily indicate any animosity by the municipality to the project as such. I would say that it is a tremendous combination of red tape knots for which practically everybody is responsible - the municipality, the Housing Authority, CMHC, and the Province. You are familiar with how a project starts, how it goes along to when the bricks are laid. However, Etobicoke is probably different from the municipalities where you come from in that there is virtually no public housing demand existing in the Municipality itself. Etobicoke is a very young municipality, it is one of the City of Toronto suburbs developing at a fantastic rate of about 15,000 people a year. Housing stock is comparatively new. There is a very small amount of pre-war housing, which, under no stretch of the imagination, could be classified as ripe for any form of redevelopment. Therefore, Etobicoke itself is a recipient of Metro City population in the form of public housing projects. The same applies to other Metropolitan suburbs in Toronto."

The observations which I am going to make, as I told you before, do not come from my deep experience with public housing but from what I have read and observed as a planner or a private citizen. To my mind the trend to put public housing in suburban locations stems purely from the economics of land development. Land, of course, is much cheaper outside the city limits than it is within the city proper; and here I personally would question the wisdom of this trend. To my mind, putting up projects, public rental housing projects, first of all disrupts local ties. That is, those people who are moved from the central areas of the city and brought to the outskirts don't know anybody there. The life is completely different to that which they are used to in the centre of the city. Secondly, there is certainly a lack of employment opportunities for these people in this new location. People, at least those in Metropolitan Toronto who are potential tenants of the public housing projects - and here again I am talking not from experience of looking at the lists of applicants for our public housing projects but just on speculation - are probably mostly unskilled or possess skills employable principally in the city's core, not in the suburbs, where there is little or no demand for help of this type. I am referring here to the entertainment industry, the textile industries, etc., which are located in the older areas of any city. The new industries rely mostly on skilled labour and I feel that it will be extremely difficult for these people to find employment locally in the suburbs. Therefore, when you consider the habitat in the suburb and employment in the city a new factor enters. This factor is complete lack of public transportation and, if such is in existence, which is very unlikely, its prohibitive cost compared to the pay rates would be a hardship to those families.

It is, therefore, my opinion that public housing projects should be primarily a part of redevelopment or rehabilitation projects in the city centre. That does not necessarily mean that suburbs should be reserved for nice private subdivisions selling houses for \$35,000. plus for those fortunates who can afford this type of development. In my opinion, suburban development should include some form of public housing. Here I refer to the limited dividend housing project. In new suburban developments, there is a large proportion of employees of the new suburban industries who are above the Government public housing project and yet below the normal N.H.A. house financing measures. This rather large group, who at the moment are forced either to live in basement apartments in single family areas (we all know the political implication of this phenomenon) or alternatively are forced to live far out, sometimes as far as 30 miles outside the Metropolitan area, certainly cannot find accommodation on the normal private market. Some form of limited dividend housing whether the limited dividend company be private or municipally owned, is necessary to house these families. When I talk about limited dividend housing I have a bit more experience. We have one project in Etobicoke containing about 500 units. I would like to make a plea here to Authorities responsible for these projects, in this particular instance I think CMHC. I would ask for more stringent architectural control to achieve a better form of limited dividend development which we on the municipal level cannot control. They, as the major lending institution holding the first strings, of course, have more to say than we. Another plea I would make to them is to revise the financial provisions of the Act in order to permit development at much lower densities in these projects. In Metropolitan Toronto, development of limited dividend housing with densities

of more than 70 units to the acre is quite common. I feel that this type of development for large families in suburban areas is entirely out of proportion.

The other form of public housing which I think has a place in the suburbs, and I would plead for much more of it, is senior citizens' housing. I feel that in designing every suburban neighbourhood there should be a provision made for a certain number of units for senior citizens. The population of suburbs such as mine is extremely young. However, all of us have relations, have parents, who have to live either in the city or towns which are miles away because there is no provision made for this type of accommodation. I would personally disagree with the present method of building senior citizens estates in blocks of 500 to 1000 units. I would rather see them as part of the design of the residential neighbourhoods where these people can live together with people they are either related to, or at least where they are among the young families so our children have an opportunity to see somebody older than 35 years of age in the community.

COMMENTS - P.E.H. BRADY:

I think briefly we can say that Mr. Wronski truly represents the smug, wealthy community of Etobicoke.

"Alderman Linn Elliott comes from Lancashire, England. She was a teacher for part of her early life. She was associated with the Ministry of Education and also worked at the University of Bristol. She has been interested in politics ever since the age of 21. In other words she has only been in the game about two years. In November of '49 she came to Kingston and somehow or other that staid old conservative town changed, starting in November '49 I think. She became the President of a Ratepayers organization and had the rather unusual distinction of not being a member prior to being made President. She is the Chairman of a Special Housing Committee in Kingston and she has always followed the work of Council in housing with great interest and support. Although she is decorative, she is also a strong-headed business woman as Mr. Scott and I will testify having been on the opposite end of a bargaining table with her on several occasions."

ALD. MRS. LINN ELLIOTT

"First of all I would like to make one personal correction. I have not only been interested in politics since 21, I have been in politics since 21. That's not quite the same. I have been interested in politics since the

age of 14 when I collected pennies to send the Republican army against Franco. That was the sort of politics I used to be interested in before I became known. I sat through a very interesting discussion on public relations for Housing Authorities this morning and discovered that, except for one or two valiant supporters, the general consensus of opinion seemed to be that the politician was on the whole the enemy of the Housing Authority and the enemy of public housing. Possibly this is so, and, therefore, most of my remarks may be geared to explaining why we sometimes seem to be antagonistic or indifferent. But first, I would like to point out that there really isn't any such thing as a politician who can be put into one class in the way that you would a dog or a fly or anything else. We are not a separate species at all. In fact, any politician, although most of us don't like to be reminded of this, was at one time an ordinary taxpaying citizen and at any moment at election time will again become an ordinary taxpaying citizen. So that it is a very tenuous position which one maintains for as long as one can, or as long as one is able to stand the pace; and then you go back into the role of taxpayer or general critic or whatever you have. I would suggest to you at the local level that the politician is very much a citizen because, at the local level, where most of your public relations for something like public housing goes on, the politician is still living, working, arguing, telephoning, drinking tea and doing business with the people whom he serves. This is not true of Toronto and Ottawa except for Toronto and Ottawa citizens themselves, and I would first suggest, therefore, that this makes an enormous difference to your local politicians' outlook. When you are as near to the irate taxpayer as the nearest telephone or the nearest door tap, it is very different from being snugly tucked away in a limestone building in Ottawa or Toronto. Very different indeed! I think I could maintain a much more diplomatic public relations pose if I didn't meet my critics face to face at the moment when I am completely off-guard and know I have done something very silly. I haven't a week to think about the reason.

The next point I want to make carries on from that. It is, that any politician whether or not he is good, bad or indifferent - I am not arguing about what we are - has a certain capacity for local work and a certain inclination to do it or he wouldn't be there at all. It may be that you or I might say that someone's capacity for local work is nothing more than an axe to grind. But this is obviously another point of view. Not the persons themselves or his or her capacity for work, or inclination for work makes that politician determined to stay in office. This is why every politician wants to be re-elected. It is an admirable objective. If we didn't want to go on doing the work we are doing why are we there in the first place? Of course, if you still want to do the work, you want to be re-elected because that is probably the best way you can do the work.

That brings me to public housing. I have decided that one of the things which a politician cannot at the moment get from public housing is re-election. I suggest that you note the local elections and how few times it is that public housing is actually the issue. It probably ought to be the issue - I'm not saying that it is not the most urgent problem in community after community - but somehow or other it doesn't seem to catch the public imagination as a platform from which to fight an election. At the moment I am not just making

casual remarks either. In December 1958, which was the last election in Kingston, I got in by acclamation, which I agree is a very poor way to get in, but it gave me so much free time at election time that I started to follow the local election in all the local newspapers. I can honestly say that, except for a few words which came out of the City of Toronto elections, I think from the Toronto Housing Authority, there was no mention of public housing, urban renewal, or subsidized housing, or anything else in the local election issues which were being discussed.

This is not because public housing is not vital. As we walked into this room through that outer hall the pictures and displays from the Senior Governments make it quite clear that the need for public housing, the need for urban renewal, is vital. Coming from a very much older country I would suggest to you that one reason is that we have just about exhausted a century of building; that is, when you think about the development of Canada, say in Kingston's case about 1790 onward, all the housing which is here must be anything from 50 to 100 years old and this is a good lifetime for a house even if it is maintained moderately well. Consequently, just because of "anno domini" we are exactly at a time when a lot of cities, not just the big cities, but also the smaller ones like Kingston, need new housing just because the material fabric from which the old housing was built, is now decayed. People, like myself for instance, or any other politician in local government, cannot afford to ignore the renewal of this fabric. We are actually living, working, serving that community which is represented by bricks, and stones, - and more usually by clapboard and tar paper it seems to me with some sort of an air opening at the top - we are actually living in this environment and we need to keep it in good repair because the physical health of the community is tied closely to its mental health as all the films that CMHC puts out show.

Why then does the politician not instantly give top priority to public housing? First of all because local government politicians very rarely get down to planning. I am sure that Mr. Wronski would agree that even Planning Boards very rarely get down to planning. We all tend to do the day to day work that comes up. We tackle the day to day problems as they arise. We always mean to have some magnificent gigantic session when we shall plan everything for the next 5 or 10 years - but we never do! - or, if we do, it is always after the meeting is over between about midnight and 2:00 a.m. when we all ought to be in bed sleeping. We plan it then and resolve we will bring this up at the next Council meeting and it stops there. It stops in the after-Council discussion. This is probably because in such discussions everybody is too tired to be polite; that no report is being made; you don't need to bother about the public's opinion; and you are all utterly truthful; and when we are all utterly truthful with each other much better planning arises than when we are thinking about the general public, and what they may think of us. This may sound like a very cynical statement but it is one I have thought about a great deal.

In addition to coping with the every day problems you know - how can you stop some basement flooding, not because it is your responsibility but because the owner of the basement phones you, or how can you move a bus stop from here to another spot - the first place annoys five people and the second place

only annoys three people so you leave it in the first place; finally, when you are finished with all these, even if you drag your mind out of all this small detail, you then face the major problem of every local community and I am certain that both Mr. Warrender and Mr. Nickle would agree with this, the lack of money. Dr. Rose suggested to me at lunch that we should just tax the citizens more so I cited to him certain local tax bills from the City of Kingston, including my own, and even he, ardent supporter of public housing that he is, agreed that maybe we were being taxed adequately. But when this money comes in to the budget, or when it is put down on paper, priority comes in. This is where public housing, it seems to me, always loses. There is always something just a little more urgent than public housing. There are always sewers to be put in, roads to be paved, and before you even touch the city's responsibilities over which it has some control there is the money to be given to the Board of Education, the money to be given to the Library Board, to the Police Commission and to the Fire Department, and when you have given all that money out there is very little left out of the tax dollar. Then you start to divide it amongst all the other things and this is the point at which public housing, certainly of the City of Kingston, usually would get left out of the budget.

I am quite certain that all the people who are not on local Councils or in any other politics are saying that we should actually plan better. I agree with you. We should. But we don't at the present time, mainly because we are still trying to pull our heads out of this morass which, I think, at least I presume, has become much more urgent recently. We have, for example, tried in the City of Kingston to produce a capital budget which supposedly maps out what we shall do for the next five years. This tends to be, when you get right down to it and look at your money and your taxpayers, a projection of what you can afford to do without for the next five years and what is left in, is, in fact, only the most pressing. I am afraid I am beginning to sound very despondent and I am sorry if I do, but this really is not despondency. I still want to go on and try to find out what to do. If I decided this wasn't worth bothering with then I think that that would be the end but I still think that it is worth continuing to operate at the local level and I think it is still worth trying to get public housing where it is needed.

One practical suggestion to the people who conduct public relations from any government level at all is to get across the first and principal idea that we are all responsible to each other in our community. This has come up at odd moments in discussions so far at this Conference but it isn't accepted in public housing. We have had the idea for so long on the North American continent that each man can afford to buy his own castle. The fact that actually all he buys is the mortgage which hangs around his neck and which changes hands far too frequently doesn't yet seem to have killed this idea. This is certainly one idea that I find myself fighting very frequently in advocating more public housing. Someone else said in the panel discussion this morning that if you want public housing you are often accused of being Communist or something much worse. I am not sure how much worse it could be. But, it is true that you are not automatically preaching the accepted gospel if you say that subsidized public housing or any public housing has an essential part in the community.

I would, therefore, conclude by pointing out that what we have to do,

what the politicians have to do at the local level to accept public housing and to get it accepted by the taxpayers, is to make clear that any blighted area within the city is, in fact, helping to perpetuate the shortage of money and the poor economic condition which is at the heart of so many of our problems initially. In other words, let's face it. We have to point out what is quite true that not only is public housing a good social investment but it is also a good economic investment. If we can actually improve the decaying areas, the slum areas, the substandard areas, - whatever we want to call them - we can afford to give some subsidy because of the amount of added assessment we are going to get in return. We have to be practical about it. We run on our assessment and the taxes it brings in; so let's point out that public housing is, therefore, a practical advantage to us economically as well as of inestimable value for the people who are doing the social work. I know that everybody in this room understands why it is an advantage to have these areas cleaned up from the social welfare standpoint but I do think that very often, certainly local politicians and even Provincial and Federal civil servants fail to point out the other economic advantages that there are. Also, may I give one or two words of advice to the two Senior Governments who actually do so much to help. I would suggest that we might get further at the local level in public housing if the two Senior Governments didn't try to pretend that it was so easy and so cheap. It isn't. I think we might get on much better if the picture was presented to us very squarely. For example in the City of Kingston we have 71 units going up in Rideau Heights. It has been fairly quick. We have actually got there in quite good time. But whenever there is any publicity about it, may I point out to whoever does the publicity, we would like you to mention the sewers as well as the units because that is our contribution and it costs us quite a lot.

The Senior Governments got advice from Mr. Wronski and I would also echo this. We have limited dividend projects in Kingston too. They must represent an enormous investment. They are in the suburbs, right near my house, and they are hideous. You couldn't visualize anything more ugly. I don't care who designed them, or who built them. There is not one iota of beauty about them, and they are now, presumably for as long as they are going to be amortized, wrecking Highway 2 and Rideau Ward, which is my Ward in the City of Kingston. Whoever in this room, if he is here, was responsible for letting Mr. Smith, the owner, put them there hereby gets all the criticism I can level at him, and I mean it. I hope when you drive on Highway 2 you look at them. They are abominable.

Despite the lack of interest and despite the economic obstacles, a great deal can be done by one or two people. One of the people is the present Chairman of our Housing Authority. Another person in Kingston is one of our late Mayors. A great deal can be done because, and I think Mrs. Earl our Chairman would agree that, except for a handful of us, there was really no strong body of opinion on the Council wanting public housing. We have a Council of 21 and if more than 4 people were interested in public housing I'd be surprised. Mrs. Earl, don't you agree? And yet from that, from just a few, and this is a little like Mrs. Gilbride's efforts but on a much less successful scale, from that handful we now have one land assembly scheme nearly completed; one subsidized low rental housing area practically completed; we have an urban renewal

study completed by Professor Stevenson (I don't know how we shall get it implemented but we will tackle that when we get the study printed); we have these limited dividend houses which I criticized earlier; and we still have a Special Committee on housing. We now have a Housing Authority also to continue and add to its work. What a politician wants is a bit of encouragement to go on with public housing and when the public housing has been accepted or asked for, we want action, speed, a bit of publicity for ourselves as well as the Senior Governments, and much better design so that the communities we are working in and for look better and are better for the public housing for which we work.

To show you how vital money is and on top of the schemes I have mentioned, we have devised, with magnificent help this time from the two Senior levels of Government, a very good renewal scheme for Rideau Heights which is one of our very substandard areas. This could have been made into a place of beauty for \$83,000. This year we didn't have the \$83,000. Although I am on the Finance Committee which sets up the budget and although there was strong support for this scheme, it cannot be started this year and that means that until next year we won't even discuss the redevelopment of this area. I suggest then that before civil servants and Housing Authority members get mad at politicians, they should stop to think what politicians have to face when they take out of their budget the things they want the most. Such restrictions make them mad at themselves and at everybody else. "

COMMENTS - P.E.H. BRADY:

On the question of design of limited dividend projects, we hear periodically at a Conference of this kind, criticism of Central Mortgage in design. I, for one, would like to pay tribute today to Ian Maclellan and his group in connection with the design of public housing projects that are now coming off the boards. I think they are a great improvement and I think it is a challenge to some of our people in the private sector to take note of what is going on in schemes of this kind.

The next speaker on the panel is Mr. Campbell C. Holmes.

Mr. Holmes is the President of the National House Builders Association. He was born in Toronto and is a graduate of the University of Toronto. As a moderator I will say nothing. As a Queens man I would like to say something. I am going to tell you a little story. The late Dr. Sidney Smith was formerly President as you know of the University of Toronto and he always had a great charm about him and a great sense of humour. At one particular university gathering in Toronto, where the University of Toronto was the host, the representative from Queens was Dr. Leonard Brockington who was the Rector at that time - I think he still is, people

don't change too quickly at Queens. In introducing Dr. Brockington, Dr. Smith said (he had introduced all the other members from the various universities and so on) "Oh yes, we also have with us a representative from a little university, I think it is Queens; a little university situated on a large lake." So then Dr. Brockington came to the microphone and said, "I bring you greetings from the little university on the large lake to the big university which will soon be up the creek."

Mr. Holmes has spent his entire business career in the house building industry. He is President of Annendale Investments Limited and is a partner in A. Holmes & Son Limited. This firm has specialized for many years in the custom building field and since the war has done considerable project building. Mr. Holmes throughout his entire business life has been active in the National House Builders Association. He was a member of the original Central Committee. He is the Past President and long-time Director of the Toronto Metropolitan Home Builders Association, and from 1951 to 1954 he was also a front-line politician like Alderman Elliott. He was Deputy Reeve of North York Township and a member of the Planning Board until appointed Chairman of the Committee of Adjustment last year. Mr. Holmes will approach this problem, "What do we want from public housing". Maybe he is going to say we don't want anything, but he will undoubtedly give us the attitude of a representative from the private development sector.

CAMPBELL C. HOLMES

"Approaching the subject we are discussing and speaking on behalf of the Builders Associations and the builders, the answer to what we want from public housing is that we want as little public housing as possible. I think our industry takes an intelligent attitude towards public housing. Members of the industry know as well as you do that where there is a need for public housing it must be met. They know that they themselves cannot ever meet the housing needs of all Canadians because there will always be Canadians who, for various reasons, cannot afford to house themselves at economic rates. Builders are aware of and admire the beneficial effects of public housing. Good public housing in Canada from the social point of view and, as Alderman Elliott said, from an economic point of view has beneficial effects. A considerable number of public housing tenants have become home buyers. I think reports from the Toronto Housing Authority mentioned last year that an average of 9 tenants a month moving out bought houses. They were able to do so because not only were they able to save money for downpayments while tenants but also they acquired the desire and the hope to improve their position - a hope they didn't have before living in the improved environment of public housing units.

From the community's point of view this is surely an ideal result, and it is one that we all hope to see more of. However, in Canada our housing experience is limited, as we have heard today. But, we are learning and the errors that are made in one development are avoided in others. Legislation is continually changing to adapt itself to new conditions. I think one example is the change in the National Housing Act to permit the redevelopment of blighted residential areas with other than residential construction, providing the necessary number of housing units is found to relocate the original inhabitants. In view of the rapidly changing situation, or character of our cities, this permits a much greater flexibility and much more sensible use of our land depending on circumstances. I think, however, since we are just starting out, so to speak, in this public housing field we should carefully consider the experience of both the United States and Great Britain.

In the United States I think something like 460,000 public housing units have been built over the years. Recently they have begun to take a second look at public housing and what they see exemplifies the theory that I have and many other people have about the public housing field - about the economics of it. Today the subsidy that is paid by the United States amounts to a vast sum of money yearly. They realize that many problems have arisen from lack of experience: one, as mentioned earlier, is the poor design of many of these public housing groups: some of them didn't look quite like the prison at Kingston but they are certainly not very desirable. They have come across problems of families, that is problem families, and having too many in communities, thus creating situations that the poor but decent people have to move out to escape. The recently appointed Commissioner of Public Housing, who was mentioned this morning by a speaker, Charles Slessor, has given some answers. One is to have scattered sites for public housing; others use pre-fabs. I think the most important is to rehabilitate existing housing. New regulations have been passed in the States which now requires localities to canvass their housing supply for rehabilitable properties before they may apply for Federal approval to build new units. I think in every locality and every city we have many houses that are getting older, that require and could be rehabilitated. Structurally they are sound and they only require renovating to be made habitable dwellings.

Another requirement in the States now is that no expensive type of housing unit be approved. Mr. Slessor commented "Some folks think that it is pretty ridiculous to pay \$14,000 to \$17,000 a unit for public housing when the taxpayer who supports it is living in much less costly housing". But I think the United States has had a lot of experience and I think that we should study its experience and incorporate it in our public housing.

In England they have run into similar conditions. They have built some 2,000,000 units of public housing since the war. A few weeks ago I was over there and I could detect quite a change in the attitude toward public housing in Great Britain. The circumstances, of course, were different in Britain than they were in Canada. They had a great deal of housing to replace after the war. Other housing is very old and they embarked on a tremendous public housing program. However, it is becoming a tremendous burden to Great Britain, - the taxes required to pay for this public housing - because every

public housing unit requires a subsidy from the Government to bring this from £22 to £60 a house per year - are tremendous. On top of that, the local boroughs and communities have to provide other facilities that come out of their local rates. This has become such a serious problem over there that now Councils, borough Councils, are assisting people to buy their houses, these Council houses. They will make them a loan for the downpayment and they will help them to arrange a loan through the Building Societies. The Housing Act, this last special Act, which was passed last year, is called the House Purchase and Housing Act 1959. There are two Sections in this Act, one Section deals with grants to improve and rehabilitate houses. This is quite an important factor in restoring a lot of older houses in England. There are outright grants being made now and they come in two categories. There is a standard grant of £155 a year which a householder can claim as a right, to renovate his house and incorporate certain improvements to bring that house up-to-date. Discretionary grants of up to £400 a unit - that is nearly \$1,200, \$1,100 probably - can be made by local authorities for the improvement of housing and the renovation of older houses to create new flats, that is £400 per flat. These are outright grants. They realize that this is one way to solve their problems, or help to solve this ever-increasing problem of providing more and more funds for public housing. They feel that many people are able to make a greater contribution to their own housing requirements and this is designed to encourage people to own their own houses. But I detect this year quite a difference in the attitude of the public and amongst people I talk to and the attitude of the municipal authorities towards housing.

I believe the house building industry itself has much to offer Housing Authorities in the way of experience, knowledge of local markets and economics. This should not be ignored. The National House Builders Association is ready both at national and local levels to help where it can. In Ontario we have some 20 local associations and they are made up of people who have a lot of experience in the house building field, in the apartment building field, and I think they can offer some valuable contributions to the problem of public housing. We sometimes think that public housing Authorities should probably come into the planning field earlier than they do. We have had an example of that in Scarborough where the public housing Authority felt that a certain area was suitable for public housing, and personally I think it is a good area, but the people who live there, who moved there in recent years, didn't want public housing in their neighbourhood. It would seem to me that in the planning of the newer areas the public housing Authority should be in a position to give advice and direction to the planning authorities to cope with this problem.

I concur with Mr. Stewart Bates, the President of CMHC, and with a report of the RAIC's Committee on the residential environment in their belief that greater integration of the various strata of our community is desirable. This means integration of public housing into our communities and this can only occur most effectively if its existence is planned for on a long-range basis. Housing Authorities should not be mere rent collectors and administrators. They are concerned with an important segment of our population and a segment which has a rightful place in our community. In my opinion, there is a danger, at least in our larger cities, of creating ghettos of public housing and I do not believe that this is acceptable. Mr. Mansur (the previous Chairman of the Metro

Toronto Housing Authority) has stated that in the smaller communities it might be possible for public housing Authorities to acquire older properties and renovate them and put them into shape so that they could be rented at a very low rent. I think that in the City of Toronto and in other cities the same opportunities exist. In the Toronto papers, I see where in Hamilton apartment blocks are being offered for sale. The cost per unit is extremely low. In many cases these are older buildings. They are no longer economically sound as an operation for a private individual. They are in older areas where the character of the neighbourhood is changing. It seems to me that there is a great field there for public housing Authorities to consider acquiring some of these older buildings and putting them into shape for public housing needs. I think this would eliminate the problem of neighbourhood objections. I think they could put housing into use much faster. I have heard it said that it takes 27 agencies 2 years to put through a public housing scheme. It takes that to build too, as a matter of fact. It takes 2 to 3 years to put a subdivision on and then quite a few months after that before you can start building. I think the need for public housing will always exist; we will have to find other ways and means to take care of it but we certainly don't want to have any empire builders in the field. I think that is a fear that exists in the minds of a lot of the people who have expressed their opinions about public housing.

We, in the house building industry, realize that we must have some public housing and we expect to share the responsibility. But the way that we can assist is to produce a greater number of houses at a more economical price perhaps than we can today. We have attempted to do this. We have known for a long time of the tremendous demand for low-cost housing - (I don't mean cheap housing but low-cost housing) - and the National House Builders Association has for several years carried on a research program not only to make technical discoveries but also to develop house designs which can be built at a low cost. Throughout this program, however, we have had the greatest difficulty in finding a single Canadian municipality which would permit the erection of even a prototype model. Even when these models have been erected, production has been impossible except in one or two Maritime communities because of municipal codes and zoning regulations. It sometimes seems that the Canadian communities most in need of lower cost dwellings are those which work the hardest to prevent its construction. Rigid municipal attitudes, obsolete building codes, and the like also make middle-price housing much more expensive than it need be. Goodness knows how many millions of dollars the home-buying public has been forced to pay unnecessarily in the last decade because their municipalities would not recognize the great technical changes which have occurred in the building industry. Servicing requirements imposed by many municipalities militate against the construction of middle and low-cost housing. This is an ostrich-like attitude. We can gain nothing by pretending we are richer than we really are except enormous bills.

At present, of course, the industry is prevented from building houses of any kind in the quantity the market demands. I refer to the shortage of mortgage money at the present time. We believe that we will build no more than 100,000 housing units this year in Canada. Government authorities consider 125,000 units the absolute minimum to meet Canada's basic housing needs. The RAIC Committee says 150,000 is the minimum immediately to create real competi-

tion among builders. I also know that the industry has a present capacity of 175,000 units a year. Honestly, an industry capable of 175,000 units cannot fail to be seriously damaged if it produces only 100,000. How then can we cope with the huge demands which we know are coming in the late '60s and in the '70s? We should be increasing our capacity and efficiency now in preparation for these demands and not crippling them. If this happens we will be faced in the next decade with a huge unsatisfied demand resulting in inflated rents and sale prices and with enormous pressure for large-scale construction of public housing.

I am not saying all this merely to make a pitch for the building industry. I am absolutely certain that the demand for public housing in the next decade will be precisely tied to the capacity of the house building industry to meet the nation's housing needs. In our society, private industry is expected and must be allowed to meet the public demand to the utmost possible degree. In housing this can only occur if the industry is permitted to meet the market and is freed from its slavery to political considerations of the moment. It would be ludicrous and even criminal to saddle ourselves, our children and our grandchildren with millions of dollars in bills for public housing simply because we have made the private house building industry impotent to carry out its functions.

MRS. S. J. ALLIN

"To comment on some of the remarks made about Limited Dividend Housing, I would like to say that the Housing Authority of Toronto's own limited dividend Company which, of course, is unique, wonderful - our designs are beautiful - even though we have only one building completed of thirty-four units - we are building others. Now to come back to what I started to say - "Why do the people in certain areas not want public housing?" You frequently hear an outcry against it from the people who are going to be the immediate neighbours, or you hear it from the Alderman of the ward in which a particular unit or project is to be erected, - "We don't want any more in our ward, we don't want any more in our neighbourhood". What is this bogey about public housing? Why is it so undesirable?

Mr. Holmes mentioned that in the United States they were taking a good look at public housing and perhaps it is the worst features of what has transpired in some of the American cities which gives rise to this fear on the part of our public about public housing. I think that in the States they have a very great problem and this is practically negligible in Canada. They also have a much more rigid set of rental conditions, income limits, and the economic situation as a whole. So, quite often, public housing in the minds of the general populace comes to mean housing for poor people, housing for poor people not only financially, but mentally and socially. That is not the case in Canada.

Going back to my own Authority here - Regent Park North now has almost 1400 units. We have almost no difficulty - and before I go even further I think this should go on the record - in its more than ten years of operation,

and this will interest you administrators, we have less than \$900.00 in rental arrears. \$900. is all that we have lost through vacancies, which are almost nil, or for non-payment of rent. I don't know what you could call a better administration record than that. Another thing that we are proud of in our Housing Authority is that at least, in Regent Park North, we feel there is a good cross-section of the community. Probably in your projects too you have people that you would be proud to know, people from all different walks of life, with different incomes, within the limit, of course; but people who have ability; who can accept responsibility; who are good citizens; and only a few are what you might call below par. Is that not so? We are proud of that in Toronto, in all of our different projects, and we feel that each project can be kept in such a way that the neighbours will be proud to be next door to them. That then is the prime concern - keep your project healthy, by having a variance in income, a variance in ability and a variance, I might say, in social status.

Is there any other reason why we should have public housing? In our drive for public housing some years ago, which many of us in this business can recall, the point was stressed that many people actually needed to have a roof over their head. Some of these have been on welfare and quite often it is easier to get money for people who are being evicted, families who have so many children that they don't know what to do, than it is for the average struggling family. It was this kind of family who got the publicity, you might say. So, in the general public's eye, it is we who are looking after our brother, it is we who are our brother's keeper, and many of us taxpayers think "Why should I pay taxes to look after somebody else who can't look after himself?" Now as Mrs. Elliott pointed out, not only does public housing supply a social need by giving a roof to these people who need help, and they are not all derelicts by any means, but also at the same time, it does something else to the community. It is an investment on the part of the municipality. Again harping back to Regent Park North, as you know, it was the City of Toronto itself which put up the funds for the building. The Federal Government gave half of the cost of demolition and acquisition of the land. The Provincial Government gave \$1,000. per unit; but, it was the city proper which gave the money for the rent. At luncheon, I was sitting beside Mr. Davey, the Planning Director for Windsor, and he said "I hear that you are going into debt in your Regent Park North!" So, evidently, even outside of the precinct of Toronto, it has got around by recent publicity that Regent Park North goes down about \$500,000. a year. That is true in one sense, but it is true only in this sense, if you have a house and you have a mortgage, you pay off a certain amount each year and you pay off the interest, but gradually you amortize your mortgage and then you are clear. That is what is happening in Regent Park North. At the moment, our debt, our payment of principal and interest, amounts to about \$500,000. more than our income. In 1988, Regent Park North will be paid for completely. All of the mortgages will be amortized, everything will be clear, the City of Toronto will own Regent Park North and its 1400 units outright. As one of our elected representatives has said "It will be almost a gold mine to the City". Long before 1988, there will be a time when it will pay for itself - when our income will balance our expenses. I would like to correct publicly that misconception of so called subsidized housing even in the city of Toronto. It will pay off, it will belong to us. Now that is not true of Federal-Provincial

partnership housing. The City of Toronto will go on paying forever through the non-collection of a certain proportion of the rent. It doesn't own the land any more.

I mentioned also that our Authority is a Limited-Dividend Company. You might say that the same kind of financing applies also to it because all that Central Mortgage will put up is and I quote "90% of the loan". When you really get down to business, you're lucky to get that. The rest of the money must be put up by the municipality. It again is an investment, just as I have said Regent Park North is an investment.

Now, what do we mean by public housing, what do we want from it? We want housing for people who at the time need housing. I think it is rather surprising that perhaps they can pay economic rentals more easily than you may think. Recently, when we investigated some 1400 of our "live" applications for Regent Park North - when I say that I mean that the 1400 applications were recently investigated - and, of this 1400 who applied in Regent Park North, which is geared-to-income, 85% had sufficient income and size of family that we could have put them in our limited dividend projects, had we had enough to do so. I think that is very interesting. It shows you that even in the so-called subsidized projects, taken by and large, that there are many who can pay an economic rent if they have the opportunity. Now, here we are again. What is it that we want from public housing? Personally, I, of course, feel that we need more units in the center of the city. Mr. Wronski mentioned that he felt that the suburbs should not be used for that purpose. I think we agree. As you said, Mr. Wronski, there are people in the center of the city whose business is there, their jobs are there; and I think that every municipality should keep a core of workers within the city proper itself. Toronto needs to do that too. And it can do it either by more public housing in the usual sense of subsidized. It can do it through the Limited Dividend; or it can do it too, as you mentioned Mr. Holmes, through rehabilitation of older buildings. Maybe Central Mortgage & Housing can help to do this to a certain extent. As a Limited Dividend Company, our Housing Authority has applied to them to see whether we could buy older housing and rehabilitate it for our purposes. We need this but I would say it isn't hopeful at the present time. In an Authority in a large city of any kind you do have your so called problem families although I hate to use the word. But there are families who do not fit into your bigger units; who make trouble; who are a source of nuisance to their neighbours. Our Authority has been fortunate in having a supply of separate houses; sometimes for instance, when the Board of Education is buying property it allows us to use the houses for a limited time, maybe six months of the year. We also have a supply, gradually diminishing, of wartime houses, not ideal by any means, but they have served a wonderful purpose to our Authority in providing shelter for some of those families who find living next door to other people difficult. Every large city, every good-sized city, will always have some families who are a nuisance or who need help and who cannot be placed in intimacy in a project. Therefore, I feel that we need to have some of these separate houses in society because of the need. We need to have smaller projects which are scattered so that we don't have the empires to which you referred, Mr. Holmes, and I agree with you. I do feel that the great big project is not a desirable thing. I think that your smaller project is much more homey, much more valuable, much

better in every way. So that we need more of all these different kinds. One last thing I would like to say too, it bothers me very much that we are still segregating our older people in our legislation. One of you mentioned that earlier today I think that it does seem a pity that we are putting older people out in large tracts of land, or we are building individual apartment units for them. I think again older people are part of the community and that they should be mixed in with our public housing, possibly in smaller units, but not segregated. Now, Mr. Chairman and members, I think that is all I have to say except that we do need more public housing. We can co-operate, I think, with private business. But up-to-date your private developers, Mr. Holmes, have not really met our needs. We have many people on our lists, thousands of people on our lists, who are really in great need of better housing. Better housing is an investment not only in human values but in economic values too.

DISCUSSION ON PANEL PRESENTATION

QUESTION - W. Wronski

Mr. Holmes made the statement that the private housing industry can provide practically unlimited supply, and this is within the physical means, of houses for all income groupings in Canada. I would feel that on the basis of existing legislation that there is a tremendous gap which can neither be financed by NHA nor by conventional mortgages. How does he expect this group of people to provide a roof over their heads, I am speaking of the group below \$5,000. per year, or even lower, the \$3,500. or whatever is the ceiling for public housing?

ANSWER - Campbell Holmes

I think I made it clear that the housebuilding industry accepts the idea that a certain amount of public housing is required. We don't deny that. At the same time, I think we would suggest that if we, the building industry, could produce all the housing that is required, we might create a situation resulting in a complete scaling down of rents. I think for a good many years now we have had a scarcity factor in the rental structure of housing and that this is now being eliminated in some places. The city of Toronto is an example. We have had a number of limited-dividend corporations develop properties there, with a rent structure that is now comparable to what existed in 1950 in Toronto. I think that if the housebuilding industry were able to go all out and produce, as the R.A.I.C. committee says, 175,000 houses a year, it would provide such a tremendous supply of housing that a general lowering of rental structures would result. In the olden days, you will recall, people moved from older houses to new houses, then people from lower in the scale moved into the older houses vacated by the top scale and so on. As you reached the lower economic scale, the rents became proportionately lower. A lot of those houses, we don't want people to live in today. I still feel though that if the housebuilding industry could work to its fullest capacity, it would make a big change in the rental

structure and allow a lot more people to economically rent a house that they can't do today.

QUESTION - Ald. Mrs. Lin Elliott

I would just like to ask a question of Mr. Wronski, the planner. After listening to everybody's comments today I concluded that I came from a terrifically well-planned community which was just a plain old-fashioned ordinary English village where we all lived jumbled together deep right down and we just quite blatantly knew each other so well that we talked about the village idiot and the village drunk. We all knew each other. We didn't try to keep away from each other. I would like to ask Mr. Wronski then if it isn't to a great extent because of the Planner that we have opposition to public housing. The very exclusive zoning initiated now by planners has given us the idea that we must never mix up different things.

ANSWER - Mr. Wronski

If you ask the planners they will tell you that they will be only too happy to get rid of all the zoning by-laws. I don't think zoning ordinances or zoning by-laws are a planner's creation. It started much before the art of planning was brought over to Canada and the United States as a protection of private property values. I would say that we are trying, in spite of the zoning by-laws, to introduce the idea of integrated neighbourhoods, of mixed housing type projects, and I must say we are not succeeding too well. I think zoning by-laws have been in operation for such a long period of time that it is now the sense of values which people have which is completely against the integrated neighbourhood ideal. Also, there is, I think, due to the shortages which Mr. Holmes was mentioning, another idea firmly rooted in peoples' minds. This one is that a house is no longer a home where you live and you use as any other consumer good. It is rather a capital good, it is an investment, and you have to protect its value and even more, you have to manage it in such a way that if after two years living in the house you don't make \$4,000. profit on it, there is something wrong with your local Government and the planning of the area. I think this is an extremely important factor which faces all of us and particularly the people in public housing and we planners as well in trying to achieve what we want.

QUESTION - Delegate

Are the National House Builders prepared to gear themselves to make homes available for the price of a good new car? To make it feasible to the public where he can pay off that home just as fast as he can pay off a car? We might as well face it now. You people will have to use the same methods in building homes that the car manufacturer uses now. Builders are going to have to contend with the fact that these homes are going to be put up by mass production the same as cars are produced.

ANSWER - Campbell Holmes

Similar development has taken place in the house industry. Many people have said "well it's one of the slowest industries to incorporate new ideas", but that is not a fact. As the R.A.I.C. report indicated the actual cost of housing has not increased in the last ten years per square foot. The size of the houses has increased but methods of construction and ideas have been incorporated to keep down costs and the actual construction cost per house has not increased. In the States we see a tremendous stride being made by the prefabrication industry and that is what you are referring to. This past year, over 10% of the houses that were built in the United States were prefabricated houses and they were produced at a very reasonable rate. We can't compare them with automobiles because automobiles cost five times today what they did ten years ago. But houses have not gone up in that same proportion. That is a trend that is a definite trend in the States. There are some very large companies that have gradually developed this sort of thing. I think we will find the same thing here. You mention the Canadian car; we showed the principles of Canadian cars and pictures on prefabrication that we brought over from the States at Montreal two weeks ago because they were interested. But that is a definite trend in the building industry and I think eventually it will help to reduce the cost of housing. But, there is still a factor that is beyond the builder and that is the price of land, the price of developed land.

QUESTION - Ald. Mrs. C. Thomas, Oshawa

I wonder if Mr. Holmes would tell us if any private builders are building homes for rental? I'm not referring to apartments. The type of homes that we are concerned with in public housing is to house children. I don't think apartments are the place for children. Is there to your knowledge any builder interested in building homes for rental?

ANSWER - Campbell Holmes

I think the only people who are interested in renting homes at the present time are the builders who can't sell them. I don't know of any projects that are built for rent - apartments yes - but not individual houses. Land costs are too high.

SUMMARY - P.E.H. Brady

On behalf of the group here, I would like to express our sincere appreciation to the members of the panel on the subject "What do we want from public housing". We have heard many different points of view. I think we can now appreciate more the problems of the planner at the local level; the front-line politician; the representative from the private sector, and his desire to co-operate and produce more and more public housing. That was very refreshing Mr. Holmes. And also we heard from the experienced member of the City of Toronto Housing Authority. We all have a job to do, those of us on the various Housing

Authorities, those of us who are at the municipal level, provincial level, and federal level, and I will conclude by telling you a story which illustrates my point. It appeared that there were two characters standing in a general store in the Kentucky Hills and one man was very large, very strong and very powerful, and the other man was very small, sort of a little runt. The little fellow was always buttering up the big fellow, telling him what a great fellow he was and how he would like to be strong like him and what he would do if he were a strong man and so on. One day he said to this big man, "You know if I were a big man like you, I'd go up in them thar hills and pick me out the biggest b'ar in them thar hills and then I would break his arm and I would break his leg and I would just tear him apart. That's what I would do if I were a big man." The big man turned to the little man and said "Little man, there are lots of little b'ars in them thar hills". So, on behalf of everyone here, the members of the panel, thank you very much for a very stimulating and interesting afternoon.

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SECTION VI

"PUBLIC HOUSING - THE LIMITING FACTORS"

(A PANEL FORUM)

MODERATOR:

Dr. Albert Rose,
School of Social Work,
University of Toronto.

PANEL MEMBERS:

Frank McGee,
M.P. for York-Scarborough.

H. W. Hignett,
Executive Director,
Central Mortgage & Housing Corp.
Ottawa, Canada.

E. Royden Colter,
City Manager,
Windsor, Ontario.

W. H. Collum,
Architect & Planner,
Housing Branch,
Dept. of Planning & Development, (Ont.)

A panel discussion led by Dr. Albert Rose of the School of Social Work of the University of Toronto. Dr. Rose is well-known not only as an educator, author and lecturer, but also as the "social conscience" to use his own terminology, of the Housing Authorities in Ontario. He is the Vice-Chairman of the Metropolitan Toronto Housing Authority and he has recently conducted a course of lectures in social work to the Authority staff.

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Secretary's note:

Unfortunately this panel was not recorded. The following is a summary compiled from contributions by the panelists; from odd notes taken during the open discussion period; and from newspaper and magazine articles.

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H. W. HIGNETT
Executive Director
Central Mortgage & Housing Corporation
Ottawa, Canada

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Prior to his present assignment with the Corporation, Mr. Hignett was the Regional Supervisor for Ontario. He has extensive experience in the housing field on a national basis.

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The decade just ended has seen over more than a million new houses built in this country, but included in the program are only 9,000 public housing units representing less than 1% of total production. In the United States public housing comprises 4% of the total, better than four times the rate for Canada.

The failure by the public of Canada to evolve a positive attitude towards public housing has been the limiting factor most seriously affecting the development of projects for low income families and elderly people.

Since the enactment, ten years ago, of Section 36 of the National Housing Act which makes provision for the construction of housing projects jointly with the provinces, complementary legislation has been passed by eight provincial governments. However, under the Act the responsibility for the initiation of public housing projects rests with the municipality. This is as it should be. The municipality can best determine the extent of its own need for such projects and the type of housing most suitable to meet that need. Under existing legislation, therefore, the provincial and federal governments can only consider such applications for projects that are submitted to them by the municipalities.

However, in the majority of municipalities no urgent public demand for low rental housing projects has developed, resulting in only a token program for low rental accommodation.

The second serious Canadian public housing limitation is the relationship between project costs, rent levels and the income of families qualifying for occupancy. The economic rent level - that is the rent which would enable the property to be amortized without subsidy - is related to municipal taxes and construction and operating costs. The variation between the economic rent level and the rental scale established in relation to the income of individual tenants represents the subsidy which the Federal-Provincial Partners are required to pay.

Unfortunately, interest rates for Federal-Provincial projects have risen from 3% to 6% during the past ten years. The higher interest rate has increased amortization costs on a given housing unit by \$20 per unit per month. During the same ten-year period construction costs

have increased by 40%. Since the family incomes of the lower income group have not changed significantly, much of the higher costs must be taken care of by government subsidy.

To meet ever-rising costs and still keep the Federal-Provincial subsidy within manageable limits has presented a considerable challenge to the designers of public housing projects. Only by devising new and more economical housing types and arrangements have they been able to meet that challenge and maintain a workable program in 1960.

The third limitation is the complexity of the administrative procedures arising out of the tripartite arrangements of Federal-Provincial legislation on public housing. The projects are built following the execution of agreements between the municipality, the Province and the Federal Government. Each Partner is delegated part of the responsibility. The municipality usually acquires the land suitable for the project and designs and installs underground services. The Province negotiates agreements with the municipality and is the contact between the municipality and the Federal Government. The Province also creates a new Housing Authority for a particular project and maintains continuing liaison with all existing Housing Authorities. The Federal responsibility is for the design and construction of the projects.

Capital costs and the cost of subsidy are shared 75% by the Federal Government and 25% by the Province or by the Province and the municipality jointly, and this financing together with the division of duties requires a complex administrative arrangement to ensure the co-ordination of the activities of the three partners.

The fourth limitation involves the legislation itself. The National Housing Act provides that Central Mortgage and Housing Corp., may, pursuant to agreements made between the Government of Canada and the government of any province, undertake jointly with that province, projects for the acquisition and development of land for housing purposes and for the construction of housing projects thereon. Unfortunately, the legislation does not give the Federal-Provincial Partners authority to acquire existing housing. Such authority would be indispensable in dealing with problems of urban renewal.

The Federal Government is empowered to make financial contributions towards the cost of clearance, replanning, rehabilitation and modernization of blighted or substandard areas in any municipality. Such projects involve the acquisition and demolition of blighted properties. Seldom are all buildings in a given area blighted to the extent that wholesale demolition is required. At the present time there are no means by which the Federal-Provincial-Municipal Partners can acquire and continue to own buildings in blighted areas which still have some years of useful life. The authority to acquire, modernize and own existing housing in redevelopment areas may well provide an important source of satisfactory public housing at a cost substantially less than that of new projects. This authority would also assist in the conservation and rehabilitation of those areas which are deteriorating but are not blighted to the extent that clearance is required.

The above appear to be the four limiting factors affecting the physical aspects of the public housing program in Canada. Another serious limitation would appear to be the failure of Canadian municipalities to take the fullest advantage of existing legislation. In speaking to the 1960 Conference of Ontario Housing Authorities, The Honourable David J. Walker, Minister of Public Works, said -

"As you know, the Federal Government is ready at all times to consider proposals put forward by municipal governments within the intent of Section 36 of the National Housing Act. Since we assumed office in 1957 we have approved an investment of \$60 million in public housing. The Federal Government has never turned down a reasonable proposal for Federal-Provincial housing, nor has it ever prompted one. This, I think, is an ideal situation. It allows the greatest measure of local autonomy in the decision to have or not to have public housing in a community. This is why I am not going to discuss the basic economic or philosophical arguments for or against public housing. The amount we have reflects the attitude of the community on the question of housing standards and needs. Housing problems of a local character are met locally in the municipality's proposal."

Until the public is awakened to the real need for public housing for low income families and elderly citizens and until it is willing to acknowledge and discharge this responsibility through its municipal administrations, Canada will remain deficient in low-rental accommodation.

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W. HOWARD COLLUM
Branch Architect & Planner
Housing Branch
Department of Planning & Development (Ontario)

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Mr. Hignett has outlined the financial background and some of the problems associated with the public housing programme in this country. It is within the limitations imposed by this financial picture that the architect and engineer must design and build the housing project.

Within this limited framework those who are responsible for the design of the projects still have many areas in which to exercise qualitative judgment; that is, there are still many design opportunities. There are things, of course, that are not possible and the designers' hands are, without doubt, tied. The task is an exacting one. That the limited amount of money available be spent as wisely as possible both in

the tenants' interest, as well as to that of the Partnership who represents the public interest, is of paramount importance. It is a source of some satisfaction to us to note a comment contained in the Report of the R.A.I.C. Committee of Enquiry into the Residential Environment which was released in Winnipeg last week, viz; - "Publicly owned rental housing schemes were among the best designed dwelling areas seen by the Committee." The Committee goes on to suggest that "so long as these high standards of residential design are maintained, half of the urban neighbourhoods in Canada would be better for the admixture of public housing". This then is encouraging and we trust the praise is justified. We must, however, to continue to maintain this position make further and constant improvements. A review of what has been built to date, notwithstanding what has been said about these projects, shows in many instances, I feel, a less than desirable degree of knowledge and understanding of human behaviour in and about dwellings as a function of their design. Here I am not intending to be overly critical or destructively so as I believe this comment is not confined to public housing projects alone, or even in particular. It is perhaps, in many instances, more undesirable in public housing and it certainly is more prone to receive the criticism of the public and other critics. Judging by the recent press as one example only, it would seem that public housing projects are considered to be fair game in this game and there appears to be few rules and no holds barred. I sincerely hope that before too long public housing in this country will attain a more sophisticated status in the public's mind, and I hope also that the approach to it will show more maturity.

In many instances compromises may be necessary in view of particular circumstances or financial limitations as has been mentioned before. To compromise the basic livability of the houses, however, would be defeating the very purpose of public housing. One must continually be on guard against such compromises which may take the form of higher than average density and/or inappropriate types of accommodation and inadequate facilities taken either individually or collectively. However, before being too critical of our public housing I think one has to look closely at the remainder of our residential environment. Much of this is not too reassuring.

By and large though, our standards of convenience and comfort are as high as, or higher than, most countries of the world, particularly those saddled with a similar climate. It is against these standards that our public housing must necessarily be assessed. For instance, in one aspect alone the sought after, although all too infrequently attained, level of privacy offered by the detached house sets a standard very difficult to achieve at greater urban densities without a disproportionate increase in costs. To build endlessly at very low densities creates many other problems which in turn are difficult and expensive to solve as we are increasingly becoming aware of.

In many of our public housing projects in our almost fanatical drive to accommodate the average or larger than average family whose plight seems to be the most critical, we have frequently lost or forgotten to grasp opportunities to increase the architectural and visual

diversity of housing types. Problems have thus been created which possibly could have been avoided. In many instances public housing projects consist of large concentrations of larger than normal families in one area which sends out repercussions such as abnormally high requirements for schools, playgrounds and other community facilities. Ways and means must be explored to integrate public housing more successfully with the remainder of the housing stock.

In the design of public housing projects, within the limitations set above, some considerable judgment is required to balance such items as individual versus communal facilities; internal versus external amenities; general economy versus aesthetic appearance; initial costs versus long range economy; high density versus low density; and many other items. There are, of course, many and varied opinions concerning many of these items and decisions are frequently not easy to make. They are, however, often very critical. These decisions, I would suggest, must be made in context with the social attitudes and customs in this country at this particular time. Our problems and our attitudes in this country are unique to some degree at least. There are no ready made examples that will exactly fit the bill. Our public housing projects, I suggest, as well as our housing in general must be original and imaginative and, if they are to serve our purpose well, they must be designed with this in mind; they must reflect our society; and they must reflect its highest ideals and aspirations.

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E. ROYDEN COLTER
City Manager
Windsor, Ontario

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Mr. Colter has extensive experience in municipal administration. He was City Manager in Sarnia prior to taking over his present assignment.

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During the last few decades the goal of a decent home for every Canadian in a suitable environment has become the objective of national, provincial and local governments. Our municipalities have had a very definite interest in housing. This has been evident not only from the building, fire, electrical and health by-laws which have been adopted, but also from the concern of supplying proper and adequate housing. The condition of housing is a measure of our standard of living. It is also an index of land use, and since the municipality is dependent mainly on property taxes the condition of housing has a direct bearing on the income and thus the financial position of our municipalities.

Poor housing in our cities and towns has a direct bearing on the health and welfare of the people. Substandard areas, particularly under the congestion of city life, multiply the menace to health. Living conditions pose a threat to mental and emotional well-being and to the physical vigor of the individual. Slums, I believe we all realize, are also the breeding grounds of crime, disease and delinquency.

Dilapidated, run-down neighbourhoods are a constant drain upon the city or town treasury. Not only do they provide the smallest amount of revenues but also they cost the city and town the most in the ratio of what they yield. Nearly every city of any size in this country has slums despite the continued effort of municipal officials to prevent this undesirable condition. Some today are in such a state of deterioration that if nothing is done they will become hopelessly blighted. Adequate housing is an important concern of the citizen in every municipality.

Despite the recent additions and improvement brought about through public housing, adequate housing is beyond the reach of many Canadians. Several reasons are responsible for this situation. The condition of our housing is such that a high rate of obsolescence and deterioration occurs. During the last few years housing construction rates have been high, but, measured by population and income distribution, they are inadequate. Low income groups, the bulk of our population, cannot afford adequate housing. The age of our housing structures and the mobility of our population are added elements in the demand picture. Increased production rates and lower housing costs have been studied and might be the answer but whether they can be achieved is another matter.

Federal, provincial and local officials have not been unaware of the reasons for the housing shortage. All have made strenuous efforts to eliminate substandard housing. The program that has emerged appears to be an amalgam of co-operation at all governmental levels.

Traditionally municipalities have dealt with the housing problem through the exercise of their police powers. Planning and zoning regulations govern land use, building heights, occupancy, set-backs, and general improvements on land. These have been employed to lay out carefully defined use districts and have prevented intrusion that would destroy the character of the neighbourhood and bring blight and deterioration. Building, electrical, health and fire by-laws have regulated the use of houses and buildings. Municipalities have endeavoured to see not only that buildings were safe but also that they were fit to live in. Adequate ventilation was required and this and overcrowding checked. Visitation and inspection frequently disclosed violations. When these were found owners were directed to comply with the laws of the municipality. Unfortunately these measures often suffered from two fundamental weaknesses. By-laws have not been kept up-to-date, and improvements in many instances were so costly that enforcement became almost meaningless.

Proposals for low rent public housing have almost evoked a storm of controversy. The prevailing view seems to be that the government has no obligation to provide housing subsidies. This is the point

often made by realtors and mortgage and lending agencies who have always asked that private enterprise be encouraged rather than discouraged. This, despite the fact that the Federal, provincial and local units have tried to meet only the needs of those who have been pushed out of the housing market. Although the surface has only been scratched the stimulus of Federal-Provincial assistance to communities has resulted in steps forward which in turn has meant better housing for some of our Canadian people.

Today there is less open advocacy of replacing low-income families, now in blighted areas, by other groups with more purchasing power and letting the displaced family shift for itself. Although the problems of land assembly and the need for redevelopment are still recognized as of the first order, it has become clear that their solution alone will not amount to a cure. The most basic gain has been the growing realization that urban redevelopment is more than a rather narrow technical real estate operation of assembling sizable tracts of land in built-up blighted areas, clearing off the present buildings, writing down the acquisition costs and offering parcels on attractive terms to those who will put up new buildings. Let's look at this another way. Many local leaders are now saying that urban blight has many roots, takes many forms, affects many different kinds of areas from the most congested slums to dead or arrested subdivisions and calls for a variety of forms of treatment. These treatments run from the drastic surgery of clearance and rebuilding to various forms of rehabilitation both of site plans and structures to relatively mild conservation measures aimed at removing the first evidences of blight and protecting the desirable residential qualities of many older areas. It would appear that various combinations of these remedies are now foreseen, some are being tried out, many more probably will be discovered and tested as time goes on.

The heaviest responsibility for urban redevelopment lies with the official civic organizations in our respective localities. However important and necessary Federal and provincial financial aid may be, they cannot substitute for local interests, planning and action. Many agencies of local government are directly concerned - planning boards, health and building departments, park and school authorities, public works departments, welfare and finance. In fact, from the experience I have had it would appear that every public agency that directly influences the pattern and quality of physical development in urban centres has some interest in, and some responsibility for, redevelopment programs. Every top administrative official as well as members of local legislative bodies are directly concerned. So are leaders and members of civic and neighbourhood organizations, labour unions, business, financial and industrial groups. The unorganized citizen and our old friend the man in the street should not be overlooked in any such roll call. He will be affected more or less directly both as a citizen and ratepayer by what is done as well as by what may be left undone in redeveloping his city or his town. Effective redevelopment is bound to be a joint product. In a very real sense it is a local community enterprise. Good housing surveys are not packaged products that can be bought from the shelf. They ought to be designed and carried through to

provide pertinent information not only on background conditions but more particularly on the exact character of the deficiencies that a redevelopment programme should be designed to correct. Details and sensitive information from surveys can make the difference between a nicely shaped and properly run programme and a clumsy one. Responsible officials and leaders in all major agencies and organizations in the programme ought to have an interest in the survey methods employed. As you realize substandardness is basically a condition in which an area falls below a certain officially adopted or generally accepted requirement of fitness for the purposes for which it is being used. In urban areas substandardness can be identified in building, its design, equipment, structural soundness, repair and maintenance. It can also be identified in land subdivision and layout and in community facilities and services. When an area is markedly substandard in some or all respects it is usually blighted.

By measuring the impact of substandardness in various economic or social groups such surveys will supply an essential guide to the location and design of future housing and to the cost levels they must achieve.

One of our nation's main economic assets is housing which must be adequately maintained. Many dwellings slide down annually into a slum category. Through conservation and rehabilitation the formation of slums can be slowed down at least, and we in our municipalities should hope that they would be eventually arrested.

By providing better homes for our people through land assembly, redevelopment, and by adding various government public housing projects both subsidized and non-subsidized, cities and towns should be able to increase municipal revenues at the same time that they are reducing the demand for services.

We should ask ourselves the question as to the position some of our cities and towns might be in today had it not been for the joint action on the part of Federal, provincial and local authorities in public housing enabling the construction of dwelling units, either on an economic rental level or below the economic rent level for families of low income. One of the disconcerting factors concerning public housing is the limited financial resources municipalities have. This poses the question as to whether or not funds obtained from the property tax should be allocated toward public housing either directly or indirectly. Certainly we in municipal government recognize that if funds are taken from the local treasury for this purpose then other services directly related to the basic function must in turn be neglected.

The factors of technology have had a large part to play in the growth of Federal, provincial and city and town relationships in regard to public housing. The health, education and welfare of our people are matters of concern to all levels of government. We might look to the future then with renewed interest in urban redevelopment, neighbourhood conservation, school playground and parking expansion, public housing

construction, and by-law enforcement to assist in eliminating overcrowding and substandard housing conditions.

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FRANK McGEE
M.P. for York-Scarborough

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Public housing is tied very closely to public concepts of tolerance, and in addition to race, creed and color the category income group might well be added to eloquent statements on the subject, such as:

"Much is heard these days about aims of education. Strangely, perhaps sadly, the aims debated or discussed seldom include the need of eradicating intolerance, of pointing up its evil and tragedy, of impressing young people with the truth that intolerance or suspicion of one's neighbour because of his color or race or religion, is a mark of immaturity, a sign that a man or woman is not civilized.

"In short, it is not enough to make intolerance an offence before the law. We must make it, if we wish to abolish it, an offence in the eyes of people - a mean, unmanly, un-Christian thing, pitied and despised by all who are decent and civilized."

The public social conscience in Canada is touched more readily by appeals for aid to underdeveloped countries than by aid to underdeveloped and degenerated segments of our own cities. I urge the delegates to be vocal in their defence of the concept of public housing. In general people favor public housing, but inevitably when the practical application is suggested there turns out to be a string attached to this support. People favor public housing "somewhere else"; indeed, often the cry is "anywhere else".

For example, in Ottawa where land assembly lots were sold on a 'first come, first served' basis at half the market value, the purchasers built in many cases \$25,000 and \$30,000 homes. Then they organized to bring pressure to bear on the local and provincial governments to abandon plans for limited dividend housing on the adjacent land assembly property.

Ratepayers groups frequently hold a gun to the head of local councils to prevent a public housing project in their locality. If such two-gun tactics are allowed to succeed, the Federal Government's housing programme will most certainly be stymied.

Mr. McGee summarized his remarks by urging the delegates to contribute by all means and methods to public education on the need for a more enlightened and universal understanding of the concept of public housing.

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Excerpts from the open discussion on
"Public Housing - The Limiting Factors"

QUESTION - J. C. Jaggard, Hamilton.

To offset increased land and construction costs, Mr. Jaggard recommended that this be contained by legislation setting a special interest rate for Federal-Provincial housing. This rate could be designed to fluctuate within a framework of perhaps a 3% average over 10 years.

ANSWER - H. W. Hignett, CMHC.

After stating he was practically speechless in the face of this recommendation, Mr. Hignett did say that he agreed that the combination of high land and construction costs and high interest rates was creating an impasse in the Federal-Provincial programme. The question was constantly before the Federal Government as to what services should be provided by its housing agency, their costs, and the need for them in proportion to these costs. He went on to say that there was a school of thought now tending toward dividing subsidies into two parts: one part constant and the other fluctuating. But, he stated that this method would result in an unpopular hidden subsidy.

COMMENTS - Frank McGee, M.P.

In view of the fact that there were at least 12 identifiable sectors requesting various subsidies from the Government, it was an extremely difficult administrative problem to determine how much assistance should be allocated to these various sectors of the economy.

COMMENTS - Dr. A. Rose, Moderator

Dr. Rose stated that "chance" was the main factor in these situations. It was by and large a matter of luck to move at the opportune time. Timing was frequently bogged down by arguments on land acquisition, clearance, zoning, etc. These negotiations were invariably expensive and added to the end costs. The cost of money was another principal ingredient and this was also based on chance. A project might be planned in a recession period when these factors were not applicable, but before it got off the ground, the economy would be in a boom period with an alarming increase in costs.

Consequently, he felt that up to a 40% increase in costs should be taken into account in initial planning.

COMMENTS - W. H. Collum, Housing Branch.

Eventually architects and planners would have to face the law of diminishing returns. By compromising on design, plans and specifications, in order to save a little, a great deal was being sacrificed in livability. In his opinion, further attempts should not be made to economize in this way. The inevitable long-run effect would be a serious lowering of standards.

COMMENTS - Dr. A. Rose, Moderator.

There should definitely be mandatory requirements to maintain the highest possible standard. Citizens groups could help in this respect.

COMMENTS - Frank McGee, M.P.

Since matters of this nature were difficult to legislate, Mr. McGee recommended that local members of the Senior Governments speak to citizens' groups, explaining the place of this housing in the community. They should make every effort to dispel the prevailing antipathy of the general public to the idea of this type of housing. They should also encourage citizens' groups to press for maintenance of a high standard of planning, design and livability.

COMMENTS - Dr. A. Rose, Moderator.

"The Mayors and Reeves should bring this up at their meetings."

COMMENTS - J. F. Brown, Redevelopment Officer, Dept. of Municipal Affairs.

Mr. Brown advised the panel and the delegates that the Planning Act had been amended this year to provide for the purchase of older properties for conversion to other purposes, in renewal, slum clearance and rehabilitation schemes.

QUESTION - G. Y. Masson, Chairman, Windsor Housing Authority.

"Would this apply to the acquisition of such properties and moving them to a better location in accordance with an overall plan?"

ANSWER - J. F. Brown.

"I would think YES".

SUMMARY - Dr. A. Rose, Moderator.

"The limiting factors discussed here, although difficult, are not impossible to overcome", said Dr. Rose. The danger stressed

by him, however, was in the increasing sense of frustration of interested persons. This could result in apathy, action or anger. If the former develops it will be "finis". The anger was not yet impossible to control and, if channelled into constructive action, it could have some effect.

He remarked that the increasing propensity of Government to place these matters with a Committee or Royal Commission for study was the political jargon for shirking its responsibility. Such committees, and this included Housing Authorities, although technically responsible were not really responsible to the people. With the 80 different kinds of Commissions now functioning administratively, this danger was becoming more serious daily.

The real danger was, of course, complacency, particularly in Housing Authorities, and "it is possible to be pretty complacent", warned Dr. Rose. "You have a nice, neat project with no problems - something like going to church on Sundays." "In 1956 there were a great many implied criticisms of how Housing Authorities were operating". Whether deserved or not, we cannot afford to be complacent about our responsibility, not only to the Governments who finance these projects, but also to those families in need in our communities, whether deserving or not.

Our society is a remarkable thing in that fantastically difficult and responsible duties are placed with the individual by Government.

You have few restrictive controls placed on you in your method of operations. Therefore, the danger arises that you will develop a self-supporting complex, that is, no subsidy. This is contrary to the objectives of your housing. Consequently, it is not having the proper effect in society. Many of you take pride in this sort of operation. It should not be a source of pride because you are retarding the programme - not contributing to its purpose.

Mr. Holmes made the profound statement that the industry was geared to produce 175,000 units a year, and it is presently operating at 100,000. This disparity is adding to the discrepancy.

In three to five years, up to \$125 million will have gone into the public housing programme. There is room for twice this capacity, some of which could perhaps be assumed by private industry.

Complacency, I spoke of before, must be jolted. There must be pressure on several different levels and from all sides, a great part of which must be local.

Mr. Colter stressed the need for public housing.

Mr. McGee made the point that the issue must be put forward and kept there to all the people.

The whole question evolves around the attitude of the general public. It is obvious that housing has not kept pace with the growth in the economy in the past 10 or 15 years.

Subsidy is still a dirty word in Canada and until the public is educated otherwise, the principal limiting factor to public housing will still exist. It is up to us to dispense this education.

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SECTION VII

"HOUSING THE ELDERLY"

(A PANEL DISCUSSION)

DISCUSSION LEADER:

Roger Marier,
Executive Director,
Central Mortgage and Housing Corp.,
Ottawa, Canada.

MEMBERS:

R. J. Smith,
Commissioner of Welfare and Housing,
Metropolitan Toronto.

Mrs. Jean Good,
Executive Director,
Ontario Society on Aging,
Toronto, Ont.

J. McCubbin,
City Solicitor and Clerk-Comptroller,
Owen Sound, Ont.

Mrs. G. Y. Masson, Member,
Senior Citizens' Committee,
Community Welfare Council,
Windsor, Ont.

"HOUSING THE ELDERLY"

(A Panel Discussion)

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ROGER MARIER
Executive Director
Central Mortgage & Housing Corp.

INTRODUCTION

While we may be interested in the problem of housing at large, when we come to the problem of housing the elderly I am not sure that we always realize or remember that here is a problem of civilization in addition to being a technical problem of architecture, engineering, legislation and so on. Today housers have in their vocabulary the word "doubling-up" as one of those things that is to be deplored or prevented. There was a time when "doubling-up", or a certain kind of "doubling-up", especially the kind involving elderly people, was very desirable. Our elderly citizens were part of the household and for a long time this was the best solution to their housing problem. Maybe problems arose when they became sick, when they became so old that they needed assistance beyond what the family could provide. So, our communities organized themselves to face up with this and homes and institutions for the aged were developed. Today in many quarters it is still believed that the best place for an elderly citizen is with his or her son or daughter, in spite of the fact that industrial civilization has not made possible a level of wages, or a kind of housing where parents can still reside with their sons and daughters. Thus, today we face a very special problem in housing for the aged which is more and more widely felt. Legislative facilities have been developed under The National Housing Act and it is possible under Section 16 for entrepreneurs, municipalities, community groups, to develop such housing. It can even be created under Section 36 and be developed out of agreements between Federal, Provincial and Municipal bodies. In the past few years a good number of projects have developed with this characteristic. Some needs of the aged have been publicized; for example, one is their need for independence as opposed to their close dependence on their children; secondly, the fact that their moderate means limits the range of housing facilities that they can afford; and finally, the understanding that aging involves a changing physical, emotional, and social need which may require services. This is what we would like to discuss together this morning. I have with me here four people with varied backgrounds and experiences who will talk about this.

J. McCUBBIN
City Solicitor & Clerk-Comptroller
City of Owen Sound

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Mr. McCubbin is a lawyer and a civic official. At the present time he is the City Solicitor and Clerk-Comptroller in Owen Sound. Prior to taking up his position in Owen Sound, he was with the Legal Departments of both the City of Toronto and the Corporation of Metropolitan Toronto. He has had close relations with the development of projects for the aged.

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I propose to limit my opening remarks to the more technical aspects of the conception and the putting into effect of these programs. There are two general methods of municipal participation in public housing projects. The first, and the one with which we are most familiar, is the Federal-Provincial Partnership's scheme whereby 20% of any rental housing project can be set aside for Senior Citizens' units on proof of need. When the construction of the project has been completed, the whole thing, that is, the family and senior citizens' units, is turned over for administrative purposes to the local Housing Authority. The scheme may be either self-sustaining or it may be subsidized. This particular type of development cannot be used exclusively for elderly persons. It is part of a public housing project; that is, a percentage of them are constructed for and are assigned to elderly persons.

It would seem, however, that there are peculiar advantages from a financial standpoint in setting up a project specifically for elderly persons. Under the limited dividend system, which is the second type of municipal participation on which I would like to speak, this is possible. The procedure is contained in Section 16 of The National Housing Act. Under this legislation a limited dividend company is incorporated. This company may become eligible, by meeting all the requirements of the agreements and objectives and other conditions precedent, to a loan from Central Mortgage and Housing Corporation up to 90% of the lending value. This 90% does not necessarily mean that 90% of the actual construction costs are met. CMHC will have their own standard of computation and in the few projects, of which I have knowledge, it amounts to something less than 90%. The balance must be otherwise acquired. The usual method of otherwise acquiring the balance is by contribution from the municipality. This type of housing development is not necessarily limited to elderly persons. There is, however, a peculiar advantage in having it limited to elderly persons in that pursuant to a statute that was passed in 1952, which is the Elderly Persons' Housing Aid Act, you may get a Provincial grant - it is not a loan, it is an outright grant - after the project is completed, which is equal to the lesser of two figures. It is equal either

to 50% of the difference between the mortgage and the actual construction costs, or alternatively to \$500 per suite, whichever of these two figures is the lesser.

In Owen Sound we have a small project of 40 suites. It was begun in 1950. Construction cost was \$215,000. It is erected on a parcel of land slightly over an acre and a half. In that case there was a difference of \$26,000 between the actual construction cost and the amount which we were able to get on a mortgage. On completion of the project we were entitled to the lesser of the two figures, either 50% of \$13,000 or 40 times \$500, that is 40 suites at \$500 each. We, therefore, received the \$13,000. That meant that the municipality's contribution was \$13,000, which is something slightly greater than 6% of the total construction cost. When you get down to figures as low as that you are getting to an amount a municipality can reasonably hope to cope with.

In these projects there is some difficulty in knowing just how to get them started. Mr. Maloney, in his address yesterday at the luncheon, mentioned that no matter what type of housing project is undertaken the initial step always comes from the municipality, and that is so in this case. The idea is conceived at the municipal level either by members of Council or by a group of citizens. Because the Council is one of the prime participants, the first thing to do is to have the Council endorse the whole idea and, more specifically, to get specific agreements on the following points:

1. That the Council will contribute its portion as above mentioned; that is, the difference between the construction cost and the mortgage.
2. It is also well to get the Council's approval on temporary financing. When you eventually get a building contract you will find that your mortgage draws will come along at a certain prescribed rate that is laid down in the mortgage, or alternatively in the agreement between the company and CMHC. These may not necessarily coincide with the rate of payment that has been laid on in the contract between the builder and the housing company. In order to give a greater flexibility, the Council can pay the builder, and the draws when they come along will be repaid to the Council by the Company to reimburse it.
3. It is also necessary at the outset to determine how the Council's contribution is to be secured; whether it is to be by way of a loan or alternatively by the issue of share certificates. If it is to be by way of share certificates there must be an agreement, either that they will be non-voting or that, if they are voting shares, they will be voted in accordance with the majority of the Directors. The particular necessity for that arises from the fact that one of the conditions precedent to participation by CMHC in a project of this kind is that the mortgage corporation must be assured that the management is such as to give independent control. In other words, it is not to be under the Council.

If the municipality's contribution were secured by shares, it would mean that the municipality would have the majority of shares because normally the only other shares that are issued are one to each Director in order that he may qualify. Then, the municipality as the majority shareholder would have complete and final control of the company.

On the other hand, if the municipality is not going to secure its contribution by receiving share certificates and is alternatively going to make a loan to the company, it would be well to have an agreement or to have it inserted in the general agreement, (all these things can be wrapped up in one agreement) that when the mortgage is finally discharged the whole project will be conveyed to the municipality.

4. Another thing to be determined is whether there are any other benefits to be extended. In our own project one other benefit which was extended was an agreement by the city that it would charge a fixed tax rate of \$100. Now that fixed tax rate represents in effect some subsidy I suppose. The taxes on a project of this kind at the prevailing rate would normally be about \$5,700, so to the extent that the city has foregone \$5,600 per year it is, I suppose, subsidizing the project.
5. You must also determine who are to be the Directors. The majority of the Directors, as I mentioned before, in order to comply with CMHC requirements, must be persons who are neither elected representatives nor municipal officials. It is rather unfortunate that officials cannot act because they are frequently the most highly qualified. Sometimes the local welfare officials, because they are municipal servants are ineligible because you cannot have a majority of Directors who are either elected or appointed municipal officials.
6. Of particular interest to the accountants and solicitors who are doing paper work on a project of this kind is that you have to get certain approvals. There are approvals required by law in order to enter into a project of this kind. Firstly, if the municipal contribution is to be debentured you have to seek approval of the Ontario Municipal Board under Sections 6 and 7 of the Ontario Municipal Board Act as you would for any other capital expenditure. Secondly, there is a provision in the Planning Act or rather used to be in the Planning Act, that is now in the Housing Development Act - Section 14 - whereby the Minister of Planning and Development must consent to any arrangement pursuant to which a municipality expends money, loans money, or gives money to a housing project. Thirdly, and actually most important is to get the preliminary approval of CMHC to the whole arrangement. You cannot at this stage get the final approval of the mortgage corporation because there is no firm price established but it would be well to get their general concurrence in the site and the need and the preliminary work you have done.

7. The next step if it has not already been accomplished is to incorporate the company.

On receipt of all the approvals I have mentioned and on incorporation of the company and upon your retention of an architect who has drawn plans, you call for tenders. When the tenders are received you accept the most favourable, but remember to accept subject to the ultimate approval of CMHC. You then apply to CMHC on their standard forms for the necessary approval. At this particular stage timing becomes very important because if there is too much paper work interfering here and if it takes too long to get the Corporation's approval, you may lose your contract. When you do finally get the approval of CMHC you enter into a contract with the successful tenderer and give him the go-ahead on building. When you have the building completed, you pay the contractor out of municipal funds. At the same time, on direction from the housing company, which is now a separate entity from the municipality, you pay the mortgage draws to the municipality to reimburse it for the money that it has paid the contractor. After the whole project is completed, physically completed, you apply to the Ontario Minister of Public Welfare under the Elderly Persons Housing Aid Act for the grant I mentioned before, which is one-half of the difference between the construction cost and the mortgage or alternatively \$500 per suite, whichever is the lesser.

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MRS. G. Y. MASSON
Senior Citizens' Committee
Community Welfare Council
Windsor, Ont.

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Mrs. Masson has a rich background in the welfare field. She has been active on the Children's Aid Society Board and on the Board of the Community Welfare Council. Mrs. Masson was also on the Board of the Windsor Housing Company which has been building limited dividend housing for senior citizens. She is the Chairman of the Senior Citizens' Committee for Housing and the Chairman of the Sub-Committee of the Mayor's Civic Committee to study the need for this kind of accommodation in Windsor.

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In this group of people I feel somewhat of an amateur as my field has been entirely in the volunteer society in my city. But the problem of old age, all too often ignored, is one of the most urgent and heartrending of our time. It is as old as human society and so are the attempts to solve it. But the problem has never been so vast or the

solution so inadequate. Today there are five times as many aged as there were in 1900. The first part of this century has been devoted to children, youth and the production of commodities. The emphasis has been on youth everywhere, but most of us will grow old so the problem of aging is everyone's concern. Today, I suggest we examine our conscience to determine whether we are doing all that we can to meet the present day needs of our senior citizens. An examination of conscience is painful but the results are salutary.

To meet these needs an ingenious program of cultural, social, theological and medical strength is required. It has been said that in no period in our history and in no culture have the aged and aging been so completely rejected as they have been in our country during the last generation. It is a well-known fact that in the disappearance of the three-generation family and the reduced living space dictated by economic problems of recent years, the older people have often been neglected and even unwanted, their lengthening years progressively empty and meaningless. Old age has become one of the most important medical and sociological factors of our time. Because of the advance in medicine and public health, more and more of us are living longer. The miracles of modern medicine prolong life and in some cases merely postpone the point of physical death without giving a person much hope or incentive for active participation in life. It seems we should be very happy about this increase in the span of life. However, it has created a real problem. Added years do not always add happiness nor are they always an asset.

We have not made a place for our aged in our society. There is not enough work for them; there are not sufficient places for them to live; there has been a failure to help them provide for their leisure years. Is it any wonder that so many aged are morally, spiritually and economically deprived? Elderly persons needing care and housing should not be herded together and isolated or segregated on the outskirts of a community. "Why should they be deported?" is the way many of them feel.

We here today are chiefly concerned with the housing of the elderly. It is important that we observe some of the basic psychological and social principles which affect this age group. These persons do not wish to be suddenly cast from family and community life and placed in a new environment. Even though a retreat of exceptional architectural achievement where beauty and peace reign may offer sufficient surroundings, the concept of being removed from the life-stream of the community presents a psychological crisis of great consequence to the elderly. It is well said that beauty, order and convenience are not sufficient. A project may have beauty and order but lack animation, and most important, the touch of life. The aging need activities, not just hobbies, and the normal participation in the activities of a mixed community. They need to see a goal and to have incentive. Community life must be allowed to come into the life of the aging and they must be permitted to live in the community and be a part of it. I was glad to hear yesterday two panelists bring that same thought into their talk. Relatives must be able to visit in a situation not unlike that to which the elderly person has been accustomed. Even as you and I, the elderly wish to live, serve and to

have daily occupation more than just breathing, eating and sleeping. There must be an intermingling of the life of young and old. Here I can refer you to the report of the Royal Architectural Institute of Canada who have brought out that point clearly.

I quote one elderly lady who said, "We would like to see a baby carriage once in a while instead of hearses, hearses, hearses!" Of all the pleasures of old age none is more delightful than the friendship of youth. Another old lady living in a public housing project said, "The children, they kind of keep us young."

The senior citizen is proud of his individuality and deserves to be treated as a person, not just part of a group who needs to be cared for. Each of us carry through life a self portrait, a sort of inner picture, of what we think ourselves to be, and this is of great importance. We must respect the personality of the aged as we try to group their infirmities. It is imperative that our program of services to the aging should be predicated on the principle of differentiation of residents. Our ideal is to maintain aged people in a normal living environment and to accomplish this we need the following:

1. Low rental units for couples and for single people who are still independent;
2. Helpful type housing for those who cannot prepare meals;
3. Housekeeping services and meals on wheels to help many remain independent for a much longer time;
4. Hotel type homes for the ambulatory aged who are not able to live alone - each of approximately 50 beds, no larger;
5. Day centres located in areas that are easily accessible to these homes and to serve the aged of the entire community;
6. A hospital for the chronically ill which is the final stage of such a program.

A day centre provides daily professionally supervised, planned activity programs for persons 60 years of age and over. A centre member becomes a community member and is less anxious to withdraw to a completely protected environment. Community funds are better spent for a preventative program than for the costly construction and maintenance of additional homes and hospitals. The Good Companions Club here in Ottawa which is a senior citizens' day centre is an excellent example of that type of preventative care. A member of that club wrote me this: "No one ever gets sick since we joined the Good Companions. They just die square dancing."

Now we come to notations. To maintain the independence and self-sufficiency of the aged they must remain a part of the community's activities. Active senior citizens prefer living in a downtown area. This gives them access to churches, stores, libraries, museums and theatres.

Many live on low income and lack the cost of transportation. Public transportation in some communities has been discontinued entirely. In Windsor it has been greatly curtailed, particularly on Sundays. We have a senior citizen in Windsor who walks three miles to attend the church she has always belonged to.

Finances - the Ontario Welfare Council made a two-year study showing that half of the people in Ontario over 65 years of age do not have enough income for a decent standard of living. A single person needs \$86 to \$98 a month and a couple \$135 to \$149 a month. This is a minimum but adequate budget that allows for no frills or extras. This allows less than \$1 a day for food, two streetcar tickets a week and 25¢ a week for recreational and personal care. The Department of Veterans Affairs in Windsor allows a minimum budget and a senior citizen living in one of our limited dividend projects in Windsor must have an income of \$81.80 in order to exist. Our rents are \$30.90, hydro \$2.50, food they allow \$30.50 which is the minimum, clothing and personal \$15.00, and a telephone, if necessary, \$2.90, making a total of \$81.80. On old age pension of \$55.00 a month plus supplementary assistance of \$20.00 they are short. We can understand their financial position.

The greatest need we have is for single units. When the partner in a double unit dies, then we need more single units to move these people into. Single applications make our long waiting lists. Most of these people wish to do their own cooking. Even our men are insistent in their wish to do their own cooking and they want to live alone. The advantage of placing these projects in a central location provides an opportunity for these people to seek part-time employment such as baby-sitting, sewing and bits of property work - painting, etc. These are things which they can do and which are very good for their morale and are a great help to them financially.

It is argued that areas in the central part of the community are considered too expensive for this type of housing. Why are our aged, who have been paying taxes longer than we have, considered less valuable than the slum occupants in a redevelopment area? Senior citizens who live on a fixed income are certainly one group who need and deserve geared-to-income housing. Because of the high construction costs and high interest rates, our limited housing has ceased to be low rental housing. Our last bids to duplicate the single units built two years ago were going to cost so much more that the rents for all singles would have to be equalized to \$36.00. This is too expensive for a single pensioner.

Consider what has happened during the lifetime of today's senior citizen. They have lived a long life through two World Wars, a great depression, and have reached their old age bewildered under the impact of inflation. They are helpless to face the consequences. The high cost of living, medical care and drugs has spent their savings. They live with great fear in their hearts. How can these people afford a decent standard of living on a fixed income that was planned 50 years ago? The new service now provided communities of making a survey of the need for housing of the elderly could also supply other valuable information to determine the varied interests, skills, types of housing and other

potentialities at the same time the housing survey is made, and such information would be of valuable assistance to groups working with and for the aged.

In the planning of housing projects, old people should be taken into consideration. There is an entire culture between them and this generation. They cling to the familiar surroundings of the past. The interiors of their homes should be kept in neutral colours. This will not clash with their possessions. Bathrooms need tubs with special safeguards. The washbasins should be higher than normal. Old people get dizzy when they lean over. Low hung closet shelves and hangers would help many arthritic old people remain self-sufficient. Special toilet facilities might spare them the humiliation of requiring assistance. Doors should be wide enough for wheelchairs. Thresholds and steps should be kept at a minimum. Floor coverings should be non-slip and easily cared for. All shelving should be within easy reach from a standing position. High ovens with removable interiors will promote cleanliness and reduce maintenance. Unduly large areas of land should be avoided if the tenants are expected to maintain them. Snow removal also presents a serious problem for many. Windows should be placed so the occupants can see out when seated. The present generation of old people, whom this housing is being designed for, have lived in a conservative age. There is not time enough to educate them to the contemporary mood. It will take two generations to accomplish this. Bear this in mind when you plan and design.

The biggest problem of our older persons is fear and loneliness. They want so desperately to be useful and still remain a part of life. We must restore our elderly to a position of dignity and usefulness that draws on their life experience and put it to new use. The young say, "the elderly do not understand them", but they do. They have been young. But the young do not understand the old for they have never been old. The real sting of declining years is that sight, hearing, movement and even mind itself may depart before death comes. Even those who specialize in the needs of the old can do little to help here, although your sympathy can lighten the burden. We are taking care of our old people inefficiently, especially with regard to finances. Our problem is not how much we should spend but how to spend it most effectively to provide the greatest care for the greatest number. We must try to unify our efforts instead of pulling separately in different misguided directions at different levels. We are already supporting the old but we are doing it at an unnecessarily high cost. Our aim should be to keep our elderly independent, self-sufficient, to maintain their pride, dignity, self-respect and individuality. A program of preventative care is much less expensive than the costly institutional type we now have. Yet one thing can and should be done. Poverty, painful at all times, is bitter indeed when it magnifies the troubles of old age. Here our communities help but not enough.

May I hope that you will use the prestige of your knowledge and of your influence to urge upon the younger population the need for preventing this unnecessary suffering of the people who, after all, were our forerunners and to whom the world seemed to belong in former times

as much as it seems to belong to the younger generation now. The death rate is declining. We face a real crisis.

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MRS. JEAN GOOD
Executive Director
Ontario Society on Aging
Toronto, Ont.

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Mrs. Good has a background of many years spent with the Toronto Department of Public Welfare as well as with the Toronto Welfare Council. In 1957 she was instrumental in organizing the first Conference on Aging at the University of Toronto, out of which has developed the Ontario Society on Aging of which she is the Executive Director.

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I represent a great group of people who agree with the old lady who said that, "She wanted to be where the doings be going on", and I think that might very well be the keynote of location of housing for older people. At the end of March we had a conference on aging, a workshop on aging, in Toronto, and there were about 70 people present or more - 70 to 100 persons - and they were making an attempt to bring the subject of housing for older people, a place to live, down to the local level and to figure out what is needed to use the money and voluntary effort available to contribute most to the well-being of older people. They came up with these ideas, most of which have been mentioned by Mrs. Masson. I really just underline some of the things that she said. She mentioned that the rental which is charged for apartments and bungalows built largely under Section 16 is too high for people on minimum income. It was, therefore, pointed out that more effort is needed to encourage municipalities to accept their responsibility for providing supplementary assistance of up to \$20 per month to the needy elderly living at home including those in limited dividend housing. This is a relatively limited financial burden and many municipalities in Ontario do not know, I think, or do not practice it if they do, that there is an additional \$20 supplementary assistance available on the basis of high rent, and this might help a good deal in getting accommodation in your municipality if your Council agrees that supplementary assistance should be paid.

Project locations which tend to isolate or segregate older people should be avoided. There is need for more self-contained accommodation for single senior citizens. It was felt that if the rents in limited dividend projects were too high for a single elderly person whose only source of income is the old age pension, and that even with the \$20 large numbers of senior citizens find it difficult to maintain such a

self-contained apartment. They are, also, reluctant to enter an institution. More information is needed from CMHC particularly with respect to the conditions under which a type of hotel or hostel accommodation can be built. We all know that, among the aged, women are greatly in the majority in recent years. There are far more women in this age group than there are men. Although the proportion of couples is small, there is not nearly enough accommodation to meet this need. More pressure could be brought to bear on the various levels of government and private agencies for the provision of this kind of accommodation. My understanding is that under Section 16 loans have been used in Saskatchewan to provide this type of accommodation.

I have just this to say about the choice of location. We have heard a good deal about the legislation and tax arrangements and so on that go into the planning for and establishing of one of these limited dividend projects for older people. I just want to say this. If you have a group in your community who are intending to do something along this line and you are looking for a site, suggest to them that it will add a note of reality to start out on foot from the area where the old churches are located - start out on foot from a senior citizens' club in any area you are considering. To add a note of reality, carry a bag of groceries or push a bundle buggy and walk back. Could you do it 20 years from now? Shopping plazas are not designed for old people on foot. The fact that the proposed site is in a great open space where there is going to be a shopping plaza before long does not mean anything at all in connection with a housing project for old people. To obtain a suitable site it may be necessary to have the zoning regulations changed. This can be done for cars - I have a clipping here from a Toronto paper which describes the purchase of five good-looking homes in a residential area (I think it has been an R-1 area) where \$258,000 was paid in order to lay down asphalt for 190 cars. This is in an area which has the highest proportion of old people in the City of Toronto. But, I feel confident that this purchase of houses to be demolished would never have been made in order to house older people there. The site for cars is extremely important but the site for old people's accommodation has been overlooked.

The very large site, although being economical, has serious social objections. A large settlement of elderly people tends to become self-centred and because of its size cannot be absorbed into the natural part of the surrounding community. So, I can only emphasize, look for additional moneys and supplementary assistance; choose a location that is close to the familiar neighbourhood and where the older people can be kept in the flow of things; and remember that single older people require probably a special kind of accommodation which may be of this hotel-hospital variety. A study made by the Good Companions Club of Ottawa by the senior citizens themselves indicated that this was the kind of accommodation that they wanted and they wanted it centrally located.

R. J. SMITH
Commissioner of Welfare & Housing
Municipality of Metropolitan Toronto

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I will only pick out parts of my twenty or thirty page paper which I think may be combatted - that's a good word - and thinking along the lines that when you have a group, you always have to have a rebel, let's say that I am the rebel.

The increase in longevity of the population in Canada and the United States has undoubtedly added to the many complex problems in connection with housing and institutional care of the elderly. The great advances made in medicine and science over the past few years has been responsible for the increased life span as a whole. With continuing advances in medicine and science, the life span will undoubtedly increase still further within the next decade. During the past decade, the introduction of pension schemes by large firms and other organizations has drastically changed the outlook of people after retirement. Many years ago, in most cases, old people when they could no longer work became the responsibility of their children. Their children would be responsible for giving them food and shelter. Today, a very large percentage, and they are not a burden on their children either, do not want to live with their children. By being able to pay a goodly portion of their own way from their income received, from either private pensions or public pensions, or a combination of both, and other types of assistance from other levels of Government, they have achieved a measure of independence never before known.

In connection with the housing developments for elderly citizens sponsored by the Municipality of Metropolitan Toronto, it has been found that most citizens desire, if possible, to remain more or less in the community in which they have lived. Community is a broad word - it doesn't necessarily mean down at the corner of Jarvis and Queen, or it doesn't mean at the corner of Bathurst and Bloor. Take Metropolitan Toronto today - the three large suburban communities are larger than most of the cities in the Province of Ontario. They rank, I would say, maybe fifth, sixth and seventh. When you place housing apartments in a community of this type you are not placing them in suburbia; you are not putting them out on the outskirts; you are putting them where they want to live.

Within Metropolitan Toronto the care for the elderly has been aggressively tackled from the formation of the Municipality on January 1st 1954. Since then, indigent housing and other accommodation for elderly citizens has made amazing progress. Four areas of care are provided.

- (1) the aged person that is still quite capable of living in the community or where he wants to live but only requires some type of minor care, we have what we call the special home care. In these, our social staff supervises the resident staff. We

contribute maybe \$20, \$25 or \$30 a month, whatever is necessary over and above the amount that a resident is able to pay, to see that proper and adequate care is provided.

- (2) We have homes for the aged to provide institutional care for those who cannot live in the community. Now homes for the aged have progressed a long way from olden days; actually they have progressed a long way since Metropolitan Toronto has come into existence. When Metropolitan Toronto came into existence we had only Lambert Lodge, the only home for the aged. There, we had 300 what we call semi-bed or bed-care types and 400 ambulant. We also had an additional 400 ambulant people waiting to get in homes for the aged. At that time we organized a programme of 4 homes for the aged; one to be entirely ambulant and placed nearer the centre of the city. Due to these apartments which we have built, special care homes, there is at the present time no ambulant person in Metropolitan Toronto who requires care in a home for the aged. In Lambert Lodge and in all our homes now there are no ambulant residents. We are reducing the Lambert Lodge requirements year by year. Last year we took 70 ambulant beds and made them into semi-bed and bed-care. This year we are taking another 70. That means that by building apartments you get away from the capital cost and the operating cost of homes for the aged. We also are providing Riverdale Hospital, which is a new hospital now where we have 100 chronically ill beds. We have planned an 800-bed chronically ill hospital which will go out to tender about July or August.

Now, I'll jump to a little resume of our different apartments. We have five projects completed. "West Acres" development in Etobicoke on 3-1/3 acres provides 128 suites. At that time we built 50% for singles and 50% for doubles. The rents there are \$35.75 and \$42.25 and the cost was \$804,000. "North Acres", that is another 128 suite apartment on 4.9 acres up at the corner of Bathurst and Lawrence; and they are made up of 64 bachelor and 64 one-bedroom suites at a cost of \$912,000. "Scarboro Acres" has 16 suites. "Woodbine Acres" is in the city at the corner of Woodbine and Gerrard with 42 suites, 26 bachelor and 16 one-bedroom. The rents there are \$42 for the singles and \$54 for the doubles at a cost of \$256,000. "May Robinson House" is on a site in the center of the City of Toronto, on a 4-acre plot at the corner of Lansdowne Avenue and West Lodge, in the Parkdale area. Monthly rentals are \$42, \$54 and the estimated cost is \$2,400,000. Under construction are an additional 300 apartments; the first of these will be ready about the 1st of August, in fact we are already leasing the apartments. The second one, a 200-suite apartment in Scarboro, will be ready about the end of October. There are a number of additional sites providing 1500 more apartments already approved by the Municipality of Metropolitan Toronto and plans are now being made for preliminary consideration of these sites.

Moving along to eligibility requirements - to be eligible for consideration for one of our projects a person must be over 60 years of age and have 10 years continuous residence within the Metropolitan Toronto area. The tenant must first complete a formal application form giving information on past residence, age, personal income and assets.

When considering these applications, many factors must be taken into consideration such as the applicant's present housing accommodation, his or her income, assets and social requirements. The average age of our present tenants is approximately 70 years. The youngest is 60 and the oldest is 79. Those tenants who, because of increasing infirmity and disability, are no longer able to carry on, have the opportunity to be placed in one of our homes for the aged. Basically, the responsibility for this is left to the tenant's family or to his friends. We have started building homes for the aged and also self-contained apartments on the same site, including in the overall plan a pleasant sitting-out area between them. In our homes for the aged we have a Chapel; we have a cafeteria; we have a complete arts and crafts programme. Any resident can avail himself or herself of any of these things. On a Sunday morning it is not unusual - I have done this myself - to go out to the project and to see these people go over to our Chapel with perhaps a couple of visitors. For example, single elderly ladies will have lunch in our cafeteria and then they will go back to their apartment and entertain their friends. In addition to that we have provided 1800 beds for homes for the aged; we have another 300-bed home for the aged under construction and another plot already purchased for a 300-bed home. That means that, in addition to the 700 apartments, we have now 300 under construction, 1500 planned, 1800 beds provided already for homes for the aged with 600 more planned, and I think Metropolitan Toronto is doing a pretty fair job for their elderly people.

The aim of our Department has been to have our citizens live in comfort, dignity and quiet pleasure, to establish within our residents a feeling of being cared for and that the days of being shoved from pillar to post are over: that they have at last acquired the security for the rest of their natural days which they have so richly earned and which we think our planning will help to provide. I will enlarge on that to this extent. Any person who comes into the care of our Department, who is over 60 years of age, has no more worries; it doesn't matter what he requires. If he is ambulant at the time he comes in and he becomes ill; if he requires home-for-the-aged care, he is automatically moved right out of the apartment into the home for the aged. If he is chronically ill he goes where he will be cared for. If he needs to go to an active-treatment hospital we arrange and provide ambulance service.

I made a couple of notes on this question, which is quite a controversial one, as to where people want to live. You can easily see that in our planning we have a number of apartments scattered around the perimeter of the city and also some in the center of the city. At the present time we have 100 applicants for our "North Acres" apartments and these applicants will not move into any other place. This "North Acres" apartment would be classified by some persons as being out in "suburbia". This is a group of apartments for the elderly placed within a young subdivision of 700 families. These 700 families have lots of baby buggies and go-carts; they have churches; they have community centers; they have everything; and any person that says that these old people do not want to live in this type of community should come down and examine the 2200 applications that I still have on the waiting list. Everyone of these people designate where they want to go. We had more trouble trying

to fill "May Robinson House" of 405 apartments than we had in any other apartment. Elderly people do not want to live in the centre of the city. Some people do, naturally. There are any number of ladies who wouldn't want to move away from Jarvis, Sherbourne, Parliament, Queen, go up to Bloor, further west, but the majority by and large will go where they are going to have a decent standard of living.

QUESTION - Mrs. Jean Good.

Mr. Smith, although seasoned is not cured! I think that all we have been saying has pointed to the fact that all old people do not like the same thing. When we sited on a map where the older people of Metropolitan Toronto were living, there was a great proportion of them living in the older city. Therefore, it would seem to me that having some accommodation within the old city for old people who had always lived there would be wise. My work now with the Ontario Society on Aging gives me concern for other municipalities throughout Ontario. We should not be misled by what goes on within the monster Metropolitan Toronto, advanced though it may be. I do hope that people who are here, who know the older people of their own community in the way that others cannot who have not lived there for a long time, ought to take into consideration the desires of the older people of their community with regard to where they want to live. I would not presume to say where the people of Stayner, Goderich or Galt want to live within the town or city compound, but I do think that there ought to be a great deal more effort taken to find out where the older people of your own communities want to live and whether they really do want to be out in the country or even three miles from town.

ANSWER - R. J. Smith.

Dave Mansur, who was the Chairman of the Metropolitan Toronto Housing Authority, told our Welfare Committee at its meeting just last week that 55% of the people living in the low rent housing, that is Regent Park South and Lawrence Heights, that 55% of them have to travel $4\frac{1}{2}$ miles and 5 miles to work every day. So, placing your buildings in the center of the city does not mean that all the people are going to be satisfied with the location. As I say, the proof of the pudding is in the eating. When the people tell you - the people who want to live in these apartments - that they want to live in a certain place on the perimeter, then I think you have got to take that into consideration as well as think of those who prefer to live in the center of the city. We have provided some and we will provide more in the center of the city.

QUESTION - Mrs. G. Y. Masson.

I really couldn't agree more with Mr. Smith. But, your situation in Toronto is very different from the outlying communities. I would like to know how you got your set-up you have discussed. We tried it but we didn't get it. In a small community where we cannot have these isolated, these ambulatory homes or all the way from your

sick indigent homes, that we agree with 100%, and your outlying areas are still communities, we say that these must be a part of a community and that they must not be isolated in the country. In Toronto your situation, I think, is very different.

QUESTION - W. Dies, Chairman, Housing Authority of Toronto.

I was down to Ottawa about a month ago to take part in a discussion to see if the Government wouldn't give these older people a little bit more money to live on. At that time I expressed the view that I thought it might be a very good idea to get away from this idea of having somebody able-bodied decide what is good for disabled people. I would think that on these panels it might be a very good idea when you are discussing the matter of senior citizens that you might some day have a senior citizen up there to tell you what it is all about. Mr. Smith paints a delightful picture, but is it not true that all of these older folks who live in these apartments and homes for senior citizens, do they not have to have their rent guaranteed by a relative?

ANSWER - R. J. Smith.

It is a question of what you mean by 'guaranteed'. If they require help in meeting their rent, naturally the first person they should go to is a son or daughter or relative, but we do not close the door on the person that has no more than \$55. In fact about 35% of the people in our apartments live on their pension only, plus the assistance that they get from the Welfare Department of the area municipalities. I have found that in dealing with the Welfare Offices in the Metropolitan Toronto area municipalities that you don't have too much of a problem getting assistance to help the people that require it for their rent. I don't know whether that answers the question just the way you want it but that is the way it operates.

ROGER MARIER - SUMMARY

The problem of housing the aged will not be solved without the initiative of many people; the co-operation of citizens, municipal representatives, representatives from all levels of Government, as well. There is no one formula that can be advocated as fulfilling the needs of the aged; it has not been invented yet. The needs are varied. They are so great that we can allow ourselves even to make mistakes. What is required from us is an open-mindedness and understanding of the problems of all those involved, and, in particular the elderly population; all of this understanding to be combined with some measure of vision.

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SECTION VIII

"CO-OPERATIVE HOUSING"

(A Panel Discussion)

DISCUSSION LEADER: Dr. Alexander Laidlaw,
National Secretary,
The Co-operative Union of Canada,
Ottawa, Ont.

MEMBERS: Dr. Roger Perreault, Director,
Housing Co-operative of Montreal.

Prof. G. E. Clark, Housing Specialist,
St. Patrick's College, Ottawa.

Joe Laben, Housing Specialist,
St. Francis Xavier University,
Antigonish, N.S.

Paul Goyette, Manager,
CMHC, Hamilton.

Note: This panel was not recorded and the following short summary was the only record available.

CO-OPERATIVE HOUSING

The panel agreed that co-operative housing groups in eastern Canada are still saving their members from \$2,000 to \$4,000 over the market cost of their houses. They said that, despite a sharp rise in building and land costs, as well as interest rates on loans over the last decade, co-operative building was still an economic advantage.

"Land speculation has raised prices of land from about nine cents a square foot in 1945 to about 28 cents last year," said Dr. Roger Perreault, director of the Housing Co-operative of Montreal. "But our members can still save \$2,000 to \$3,000 on costs by building co-operatively. Other members will back second mortgages on loans, at a maximum of 5% interest. At the moment at least 100 of our members could not have built homes otherwise."

In Nova Scotia, cost savings are even greater. Joe Laben, housing specialist of St. Francis Xavier University at Antigonish, N.S., told of miners in continuing co-ops who built houses for \$8,000 - including about \$2,000 of their own labour - which were valued at \$12,000.

Such advantages as low down payments, controlled interest rates, and the chance to buy land in blocks are the chief cost savers to Ontario co-op housers.

Prof. Gerald Clark, housing specialist at St. Patrick's College in Ottawa, which did much to give co-op housing an impetus in the province, said some co-operators were able to make down payments of less than \$1,000 on their houses. But he noted a trend to "more grandiose ideas" in housing by co-operators. Where once a basic house was the ideal, members now covet such "extras" as double ventilator fans in the kitchen, wall-to-wall carpeting, and fireplaces. "And of course this puts the cost up," he noted.

Paul Goyette of CMHC Hamilton suggested to Housing Authorities that they encourage tenants in full recovery projects to look into the field of co-operative housing as a way of branching out on their own and becoming home owners.

"Such a move would give people who have already indicated by their presence in government housing a taste for better quarters, a chance to own their own homes," said W. W. Scott, Director, Housing Branch, Department of Planning and Development. R. H. C. Hayes of the Hamilton Authority agreed that co-op housing could be the answer for tenants moving out of full recovery projects if serviced land were made available to them.

SECTION IX

"PUBLIC HOUSING--FEDERALLY SPEAKING"

BY

THE HON. DAVID J. WALKER, Q. C.

MINISTER OF PUBLIC WORKS (CANADA)

Presiding
and
Introduced
by:

Stewart Bates,
President,
Central Mortgage & Housing Corporation,
Ottawa, Canada

Thanked by:

A. B. Taylor,
Chairman,
Ottawa Housing Authority

"PUBLIC HOUSING--FEDERALLY SPEAKING"

by

THE HON. DAVID J. WALKER, Q. C.,
Minister of Public Works, Canada

* * * * *

In addition to being the Minister of Public Works in the Federal Cabinet, the Hon. David Walker holds the portfolio of the National Capital Commission, and also housing. He was elected in 1957 as the Member for Toronto-Rosedale and took over his present Cabinet posts in 1959.

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(Stewart Bates, the President of Central Mortgage and Housing, introduced the speaker.)

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The very much overworked Industrialist went to his doctor. As his wife had had a baby a short time before, he had heard about "twilight sleep". He said, "Doctor, I'm so nervous, I don't know what to do; I'm overworked, and the medicine which you gave me doesn't make me sleep at all. How about giving me twilight sleep?" The Doctor, in a shocked tone, said, "My dear fellow, that is only for labour". The Industrialist looked angrily at him and said, "Haven't you anything for industry?"

I often think, when all you supporters of public housing are up against the slings and arrows of outrageous fortune, you must think, "Is there nothing for public housing?" The other day I was on my way into the mortician to see a friend of mine buried. He was another lawyer. I was quite late. The Minister had just started to speak, and I said to my friend who was sitting beside me, "How far on is the service?" "Oh", he said, "He's just opened for the defence". I have here, as my guests today, all of my opponents in the House of Commons. They are right here. It's wonderful to have them. To my Privy Councillor friend, the Hon. Mr. Hellyer, and to my friend, Jack Garland over here, I want to say that I am just opening for the defence. May I first say to you, while I am still free-wheeling, and I won't free-wheel the way some people have done around here the last few days, what a delight and a pleasure it is for me to see you today. I look on every one of you as a philanthropist, a modern day philanthropist--not people who give money, because money isn't so important--but who give time and effort and work and ability in this very important

sphere of public housing. I want you to know that, in my opinion, if we had more people like you who would take an interest in public service, this country would be very much better for it. If you ever get tired of your job or if you are supplanted by someone else, come into the public service in some way or another. We are delighted to have people such as yourselves. And I want to welcome here today, to this magnificent gathering of Ontario Housing Authorities, those members from Clinton, Cornwall, Delhi, Kingston, Orillia, and, strange as it might seem, Ottawa, who have recently joined your group.

I am no stranger to public housing. I've been advocating it for more than 25 years. So, you can imagine how delighted I was when one of the first projects, Regent Park North, was initiated--that tremendous development under the guidance of that distinguished man, Frank Dearlove, who is sitting over there. This has been a tremendous success and is now under the Housing Authority of Toronto. Also, in my riding, I have watched the development of Regent Park South. I can't take any credit for these developments because they all happened long before I became Minister in charge of Housing. Regent Park South is a great Federal-Provincial project, and it has been eminently successful. A few months ago, I opened that very very magnificent project in Montreal known as the Jeanne-Mance Development. This is a tremendous experiment in subsidized public housing, and we are very proud indeed of it.

So that you may not be detained, and so that I may not keep on free-wheeling, and since we have problems today to discuss between us, I am going to, now, pretty well confine myself as much as possible--I never like to do it--to my notes.

In the first place, to talk about yourselves. You must combine the qualities of a social worker--you know that; a business manager; and the guardian of public monies. The regulations are designed not to hold the better tenant but to help him graduate. This concept is very hard to realize. When we push people out of Regent Park North and South, they often complain to me. But they are really being promoted, and we are getting someone else who needs a hand up in their place. I'm glad to see Mrs. Falkner here today. She appreciates that. The rate of movement out of your projects may indeed be a measure of your success. You must avoid the extremes of sentimentality on the one hand and institutionalism on the other. This is a very hard thing to do. You are indeed a unique kind of landlord, providing, as you do, without remuneration, a service to the community upon which the ordinary landlord places a very high value indeed. I cannot, therefore, commend you too highly. You look to conferences such as this for solutions to many of your problems. I hear you have had a magnificent time and a particularly fine panel discussion this morning with my friend Frank McGee as a member. You also learn how other Authorities do things. You will find answers to many questions during this two-day discussion. But I believe that your greatest achievement will be a revitalization

of those objectives which first brought you into this field--a consideration, possibly a realization, of the principles underlying public housing. So, perhaps my most useful counsel to you is to ask for perseverance--and believe me, you need lots of perseverance in this game. There are those zealous advocates of public housing who believe it to be a cure-all for all social problems. There are others equally dogmatic who hold that good housing should be solely the reward of individual effort. From your association with public housing and its tenants, you know very very well, just as I do, that it is neither. But you must be prepared to meet the criticism of both of these extremists.

Many investigators have computed, in dollar value, the economic gains to a community from public housing, whether by replacing slum dwellings or by building on vacant land. The social advantages are less easily weighed and much slower to accrue. All our expectations are not realized immediately. You may fail with some problem families; we all do. You must exercise economy in administration, adhere to allocation practices, and at the same time encourage the better tenants to move on to complete independence. You must not infringe on the rights and liberties of individuals. You must also be flexible in adjusting to new policies designed to meet rapidly changing social conditions to the best advantage of all concerned. These are certainly not easy tasks.

The Dominion Government, who has a 75% share in the capital outlay and in profits, or what very often turns out to be losses, has a continuing interest in these developments. We also have the responsibility that in approving new requests for Federal-Provincial housing, we make sure that the houses are fulfilling or will fulfil the purpose for which they are intended. Social and economic conditions change, and how quickly they change. It is, therefore, necessary, from time to time, to reassess our concepts of the need for publicly owned housing and the administrative procedures employed in its operations.

With these things in mind, the Federal Government in 1958 established, through Central Mortgage and Housing Corporation, a Committee to review various aspects of public housing and to study the graduated rental scale as applied to subsidized projects. The Government of the Province of Ontario, through the Department of Planning and Development, whose representative, Mr. Tyrrell, is here today, assisted in the appointment of members to this Committee, in financing it and in providing data. I want to publicly pay my tribute to each member of that Committee, some of whom are here today--Mr. Davis; Mr. Reg. Chaffe, an old fraternity brother of mine; Professor Martin; and, of course, Dr. Rose. They have done a magnificent job, and it won't be long before you will all have the benefit of reading that Committee's report.

In carrying out its commission, the Committee had to consider many inter-related problems. I won't detail those problems at the

present time. You will have a chance to see the results of their investigation shortly. The Committee resolutely faced all these questions. The opinions of Housing Authorities, welfare, civic and business organizations were carefully weighed. Therefore, this report will really contain all that you know and many of the things you want to know about public housing today.

As you know, The Federal Government is ready at all times--and I want you to listen to this, and I know you will be glad to hear it--to consider proposals put forward by municipal governments within the intent of Section 33 of the Act. Since we assumed office in 1957, we have approved an investment of more than \$60,000,000. in public housing. The Federal Government has never turned down a reasonable proposal for Federal-Provincial housing, nor has it ever prompted one. But if it isn't a reasonable proposal; if it is in an area where it's wrong to have subsidized housing; if it means having large families in an unsafe area; then we have no hesitation in turning it down. That is why I, on the advice of the Planning Committee of Metro Toronto, the Planning Committee of the City of Toronto, the Planning Committee of Central Mortgage and Housing, and my predecessor Mr. Green, took their advice and turned down a subsidized housing development in Moss Park which is in my own riding.

You can find no place in Canada where subsidized housing would be less acceptable than in that Moss Park area. Bounded on the north and south by tremendous traffic arteries, this little narrow 400 foot wide, 7 acre strip of land in this tremendous project, with no schools and no church, would be a veritable trap for the many children that would grow up there. It is unsuitable in every way. A project like that would turn down. Bring us a good one--and you have brought us lots of them--and we will consider them, and if at all possible, we will give our consent. This, I think, is an ideal situation. It allows the greatest measure of local autonomy in the decision whether to have or not to have public housing in the community. This is why I am not going to discuss today, and you don't want me to, the basic, economic or philosophical arguments for or against public housing. The amount we have reflects the attitude of the community on the question of housing standards and needs. Housing problems of a local character are met locally in the municipality's proposal. Of course, our ultimate objective--and that's why you public-spirited citizens are here today--is good housing for all Canadians. How this is to be attained is a complex matter which must be valued according to our ideas of free enterprise, other needs and available resources.

Let us take stock, very briefly, of our housing situation. In general, the most significant fact in the past decade is the overall improvement in housing conditions which has been made possible by the high rate of new building. Would you believe it that between 1950 and 1960, almost a million new dwellings were completed. Somewhere between 400,000 and 500,000 of these have been completed in the last three years.

Of these, nearly half received Government assistance in one way or another. Production at this rate has been sufficient to meet the needs of population growth and to provide a generally improved standard of accommodation. Over the past five years, a yearly average of about 80,000 new families has been established in Canada. Each year, about 15,000 households have also been set up by single persons or non-family groups. These new requirements, along with the continuous movement of families from farms to towns and cities has been remarkable and unprecedented in history. The loss or demolition of some existing houses add up to a probable need of about 125,000 new dwellings a year. Production above this number permits improvement in the standard of dwelling and in relief from doubling up. Over the past five years--now this is interesting--new housing completions averaged 135,000 units a year, and in the past two years, the average has been closer to 150,000. This year, the National Home Builders raised cane with the Government because it doesn't finance their operations; the real estate agents damn us for doing as much as we're doing. Nevertheless, with all the controversy, we will complete 140,000 housing units this year. That's remarkable--that's within 8,000 of the all-time high. Even though we are cutting back on housing, that is, on new starts this year, there will be 140,000 completions. Therefore, we may conclude that the production of housing has been well above the minimum necessary to meet the needs arising from year to year from growth and movement of population as well as allowing for as rapid a removal of substandard conditions as the economy can reasonably sustain.

We must, however, constantly reassess our housing needs in the light of rapidly changing circumstances. With 41% of our citizens under twenty years of age, rates of family formation and population increase will undoubtedly commence a long upward movement within four or five years. The people's attitude on the standard of accommodation to which they aspire or which they will tolerate in the community may change; the population may become increasingly mobile, necessitating a different type of housing, a shift from what we now think of as typically Canadian; and we have had a very salutary criticism of the architecture of some of our houses. (Some of the architects are now concerning themselves with housing. Ordinarily, housing isn't a very lucrative business for architects. Perhaps now though, with the criticism which they themselves have levied, they will be able to devote more of their talent to correcting the situation which they find untenable.) Technological changes may also alter our ideas of what constitutes adequate accommodation. But if we continue the steady improvement of our general level of accommodation, we will, by 1967, when we celebrate the one hundredth anniversary of Confederation, be able to look back on a very substantial achievement in housing.

What is the place of public housing in this scene? When projects presently under construction or authorized are completed, there will be throughout Canada nearly 9,000 publicly owned dwellings, in a total, of course, of some $4\frac{1}{2}$ million. It is impossible to say with any

certainty just what the need is for public housing. The science of statistics cannot determine exactly how many families require public housing. Even if it could, there is no saying the number of families who would take advantage of it even were it available. It's amazing how many families don't take advantage of it. As we found when we cleared Regent Park, and now when we are clearing Moss Park, people get out on their own. They don't ask you to find them public housing. They get their own.

The search for adequate housing by older people is a tremendous problem. It is very difficult, and it will become even more so in the future. Many of these people live on fixed incomes, and in a period of rising prices, it is not easy for them to find a place to live within their means. Federal-Provincial housing may offer a solution to the housing requirements of this group. It is being successfully used for elderly persons in two projects, one in Vancouver and one in Hamilton. Admission of a proportion of old people gives a project some of the variety of an average neighbourhood.

Public housing is, in the public mind, closely associated with redevelopment. That's inevitable. This is understandable when we consider the impact a project such as Regent Park and Les Habitations de Jeanne-Mance have on the imagination. In these and a number of smaller developments, it has been used as a tool in the renewal process. Indeed, until 1956, a condition of Federal contributions to redevelopment was the reuse of the site unless needed for public purpose, of course, for the construction of housing. Experience in clearance of substandard areas soon showed that housing might not be the most suitable use for the land because of the changed character of the area. The provision relating to reuse was, therefore, broadened so that now housing becomes the substantial component, either before or after redevelopment. Rehousing of displaced persons is, of course, still an essential part of the programme and was carried on very, very successfully, I know, in Toronto--very successfully indeed. There is, however, a useful by-product of federally assisted redevelopment that I would like to mention just for a moment. We see redevelopment by private interests going on all the time where it is economically beneficial. It is proceeding at a phenomenal rate in Ottawa, this great city of Ottawa, and perhaps to a lesser extent in the cities and towns from which you come.

Particularly for you people who are here for the first time, the development in your areas will be tremendous in the future. There are flaws, of course, in this kind of development. It may be sporadic; it may, for example, leave pockets of blight; it seldom has an overall authority to integrate various individual projects; it can do little or nothing to improve obsolete street patterns, because, after all, if it's a public project, people are interested more in the public weal; if it's a private project, it's only human nature that the private entrepreneur thinks more of his profits, and that is natural. On the other hand, in urban redevelopment, assisted by Federal contributions, the replanning

must be in accord with an overall community plan. This condition of assistance has sparked a movement to long-range, professionally assisted planning. We have in Mr. Mansur a very distinguished exponent of this trend, and there are a great many others here. All over the country, civic officials are taking a lively interest in planning by attending workshops and conferences and the like. This is something far different from mere zoning regulations. This is a positive movement. Besides, the general impetus given to planning for orderly development, twenty-seven specific studies designed to identify blighted areas, determine housing needs, and provide a basis for a programme of conservation, rehabilitation and redevelopment, have been aided by Federal contributions. These studies have been undertaken in municipalities extending from St. John's--we have a magnificent one down there--to Victoria. They range in size from Dawson Creek to the metropolis of Montreal.

Although it is seldom thought of as a reason for public housing--indeed very few advocates may recognize it fully--there is a fundamental reason why many people are interested in helping to provide it. It is to get rid of, to forestall, to prevent ugliness, to avoid the unsightly, or, to put it in positive terms, to add a new measure of beauty to the community. I speak with feeling when I tell you of the tremendous change in "Cabbagetown" as a result of Regent Park North and South in my riding of Rosedale. It's been fantastic.

We are attempting to do this in the Capital, that is, in Ottawa, through an active planning organization in existence for sixty years and known since 1959 as the National Capital Commission. Because the Prime Minister had too many duties, he assigned to me what has never been handed to a Minister before. I've been made the Minister of National Capital, of the National Capital Commission, which, up until recently, has always been within the domain of the Prime Minister. I have a deep concern for the improvement of our environment in addition to, as I say, my responsibilities for the management of Central Mortgage and Housing Corporation. This job of making Ottawa beautiful is a very real job. I love and I enjoy every minute that I work on this job with my distinguished friend, the Chairman, Mr. Allan Hay. Ottawa is a beautiful place. The potentialities of Ottawa are fantastic. This is your Capital. I hope, if you haven't done it up to the present time, you will take a trip through Ottawa; through the beautiful Gatineau Hills where we have done a tremendous amount of development; and see for yourself what a magnificent Capital you have. Before we pass off this scene, we hope that Ottawa will be, without a doubt, the most beautiful Capital in the world. In choosing Ottawa for your Conference this year, you have given to many of your delegates an opportunity to witness the unfolding of the National Capital Plan. You are very, very welcome, and you just speak to anyone of the Organization, and a trip will be arranged for you gladly. May I conclude by expressing the hope that you will really enjoy your visit to this great Capital. I trust too that your meetings will be, as I'm sure they have been to date, very profitable. May you take away with you--it may not be management gimmicks--but,

through an exchange of ideas, you will take away with you a renewal of enthusiasm and a greater degree of flexibility, so necessary in our efforts to mould practical administrative techniques with fundamental objectives.

In his study of Regent Park North, Dr. Rose, who I am glad to see is here today, stated that because of the small quantity of public housing in Canada, it is a privilege to be accepted as a tenant. I want to say to you delegates--and I really mean this--I don't think you appreciate how important you are; that your acceptance of the responsibilities of management indicates that you consider it a privilege to serve on a Housing Authority. I want, as the Minister in charge, to thank you unreservedly for serving without remuneration and giving again and again so generously of your time and experience to these community enterprises. I want to tell you also that the heads of Central Mortgage and Housing, such as Dr. Bates, Mr. Secord, Mr. Hignett, Mr. Linkletter and many others, are devoted public servants and outstanding authorities on housing--I can't imagine any more devoted men to be associated with. It is a nice thing for you all to know that, to know that you're getting the proper direction at the top. I wish you all God speed. It's been a real pleasure and inspiration today to have this opportunity, first, of dining with you, and then of talking with you."

MR. A. B. TAYLOR, the Chairman of the newly appointed Ottawa Housing Authority, thanked the speaker. An excerpt from his remarks is here recorded as significant:

"In most matters with which most of us here today are concerned, I have detected an underlying skepticism of the willingness of Government to entertain subsidized housing schemes. I think this was evidenced in a letter received by the City of Ottawa in which the Provincial Minister stated he would entertain a full recovery project only.

"Such uncertainty, I think, is discouraging to the people with the objective which all of you have. I, therefore, urge both levels of Senior Governments to make a firm statement with regard to their stand on subsidized housing."

SECTION X

"AN EVERCHANGING PROBLEM"

An address by:

PETER DOBUSH, B.A., B.Arch., FRAIC,
of
Dobush & Stewart
Montreal, P.Q.

and Chairman of the Select
Committee of Inquiry into
the residential environment
sponsored by the Royal
Architectural Institute of
Canada and Central Mortgage
and Housing Corporation.

Presiding: Charles D. Sills,
President,
Ontario Association of Housing
Authorities,
Napanee, Ontario.

"AN EVERCHANGING PROBLEM"

by

PETER DOBUSH, B.A., B.Arch., FRAIC

* * * * *

Mr. Dobush was an Honour Student at the University of Manitoba, obtaining both his B.A. and B.Arch. there. He received the Manitoba Association of Architects and A.A. Stoughton Scholarships and he also was awarded the University Gold Medal; all in the design field. During the war, he designed many service buildings as well as being the Architect for Works for Atomic Energy of Canada Ltd. after the war, during which time he designed many complex Scientific and Research Laboratories, the Town of Deep River, and the like. He was also responsible for Scientific Laboratories for the National Research Council at Ottawa. As well as these extremely complex designs, he has done industrial work and many churches and schools in the Montreal area.

He is now actively associated with the following:

Quebec Association of Architects
Ontario Association of Architects
Royal Architectural Institute of Canada
Town Planning Institute of Canada
Specification Writers Association of Canada
Montreal Amateur Athletic Association
Montreal Museum of Fine Arts
New York City Museum of Modern Art
The Canadian Club of Montreal

The RAIC Committee, of which he was the Chairman, was financed by the Institute and CMHC. Working with Mr. Dobush were, C.E. Pratt of Vancouver, B.C., and John C. Parkin of Toronto. Alan Armstrong of CMHC ably assisted as the official Secretary. The Committee's report was released early in June and, as Colonel Masson stated in his introduction, "This report will rank as one of the historic documents of its time and it will mark a milestone in Canada's development."

* * * * *

It has been a great pleasure to take part in your Conference program today. I am very impressed with the obvious enthusiasm and interest of everyone attending. In indulging in a little amateur mathematics a few minutes ago, I estimated that there are at least 150 people here who in one way or another are associated with housing. If these people have had an average of say three years' experience, no matter how poor a mathematician I am, or how poor I am as an architect in making estimates, there would seem to be about 450 years of housing experience in this room. This thought staggers me because I must confess that when I think of it I approach the task of speaking to you with hesitation and a certain trepidation, particularly when I consider that my total experience in this field is limited to a mere ten months.

The subject of my talk was, as you can see, generally unfamiliar to me some ten months ago. Whatever notions I may have entertained regarding my knowledge of the residential environment prior to joining the Committee were quickly dispelled at the first meeting. The Committee's terms of reference were simply three.

1. To inquire into the objectives to be sought in the design and layout of the total residential environment.
2. To inquire into those factors which at present encourage good design and those factors which at present discourage good design, and thus determine what could be done about these factors, the good and the bad.
3. To discover ways in which a good residential environment could be more fully realized.

We discovered very early that we really didn't know what a residential environment was and we had to obviously define it to ourselves before we could be prepared to formulate an intelligent report. In the absence of a better definition, we decided that our conception of the term should encompass the house, the lot, the street system, the subdivision, the region, the services, such as electrical, water supply and sewerage, the landscaping, the recreational space, the public and commercial space. We agreed that we would concern ourselves not only with suburban but with urban areas. We took it for granted that we would consider such seemingly extraneous items as Government, local, provincial and federal - with particular stress on the wherewithal of cash required to produce a residential environment. Perhaps this is a generalized definition, but it does signify our present lack of co-ordinated knowledge on the subject and points up the need for intensive research in the whole field before we can positively identify the elements of good residential environment.

During the process of arriving at our concept of the residential environment, we, as architects, soon realized that the architectural aspect of the environment was but one small facet of a many-sided problem. In other words, we were cut down to size before we began our investigation. We, therefore, invited written briefs, not only from

architects but also from all those other people whom we considered to have an influence on the total residential environment. As a result of this, during our tour of the country we were able to obtain a real cross-section of opinion. We heard from a large variety of persons and interests and we were told many things by many people. We attempted to make the scope of our inquiry broad and comprehensive and yet we went into considerable detail during our hearings to ensure that our report would not be biased or narrow in outlook, or based on arbitrary information. We met house owners, educators, trade unionists, editors, sociologists, town planners, planning officers, planning consultants, land developers, housebuilders and contractors, realtors, citizens' organizations, women's organizations, materials manufacturers and suppliers, elected representatives, housing managers, church officials, transportation experts, traffic officers, representatives of lending institutions, utility and municipal engineers, surveyors, government officials, statisticians, landscape specialists, geographers, architects and many others. In total we received some 300 briefs and interviewed some 500 people. We travelled 18,000 miles and we visited 15 major cities in Canada. We believe that we have been briefed across the country by the best informed students of our residential environment whom we could find.

So, I appear before you today somewhat chastened in the knowledge of the vastness of the forces involved in the building of our environment; the complexity of their alteration; and the countless variations of human behaviour and habits which demand satisfaction within the residential environment. The very vastness and complexity of the problem serves to point out the challenge which must be met by each of us. The statements made and the beliefs expressed in this talk will, of course, be a composite of the opinions and hopes of the Committee, together with those of the very large number of people who appeared before us. Some were dedicated to the public weal; some were inspired by a desire to be perfectionists; and some were driven by the prime motivation of self interest. I wish to emphasize that we have not attempted to catalogue our report with layouts of groups of buildings or developments, or town plans. We have designated no single site for reproduction; we have not entered into a discussion of details of technology; nor have we attempted to describe such things as the ideal house. We have not done these things in detail because we have found that there are no infallible rules for this problem. But, we have laid out what we consider adequate principles but no rules as to their implementation, because we believe that it is wiser to leave their implementation to the many people with experience, initiative and wisdom who are directly concerned with their effective use.

During the course of our hearings the question most frequently asked was, "Could we state what was the one factor which stood out above all others and impressed us most during our tour across country?" As far as I, personally, am concerned, the answer to this question was not houses; it wasn't streets; it wasn't town planning; it wasn't regional planning; it wasn't the availability of mortgage money; it wasn't technical skills; or what have you. The answer was, as we saw it, the spirit which moved hundreds of Canadians to appear before our Committee. In their words, the answer is embodied in the social outlook and philosophy of life

of our citizens. The answer is contained in our Canadian way of life that develops a virile, dynamic force among its citizens; a force overwhelming in its intensity; a force which seems to catapult our society into a continual ferment of irresistible socio-translation and physical change. Each new development, each new concept, each new adventure, each new discovery, causes a displacement which automatically compels still another step in this chain of change enmeshing our society in a series of continuous and recurring upheavals. What the end result may be is not perhaps for us to know. But, certainly it will vary with the requirements of the particular sector of our society involved; premised on its social aspiration; its family groupings; its age brackets; its financial capability; its geographic location; and many other factors as well as the municipal and provincial regulations to which it is subject. The impact of federal policies which are not always directly associated with the residential environment but which have such an overwhelming influence in matters pertaining to its growth, particularly as embodied in our cities, is also significant.

Our cities conceived and built over the years to conform to social customs now rapidly becoming outmoded, struggle feebly to extricate themselves from the grasp of innumerable and powerful forces released by man's ingenuity and muddled by his lack of comprehensive foresight. So, it has now become not a matter of repairing what we have but rather the necessity for creating something new; something able to meet the challenge of present-day problems in all their complexity. The solution, if it is to be dynamic, will be such that its implementation must necessarily be in a state of flux, continually involving programs presaging the future, yet leaving room within the framework to permit for fruitful adaptation to the exigencies of each situation as it develops. There can be no such thing as a perfect master plan; a perfect regional plan; a perfect community plan or a perfect housing plan or even a perfect house plan. There can only be a continually shifting series of plans adaptable to change; but, so managed that our people are provided with a habitat in which they can realize those needs and achieve those goals of happiness innate in each of them and demanding fulfilment. Dwellings for people whether they are single family, duplexes, row housing or apartments; whether purchased, leased or rented; are being immeasurably ground out by an uncontrolled design construction machine wandering back and forth across the country like an army without a leader, relentlessly attempting somehow or other to supply the seemingly insatiable demand for accommodation. The problem surely is to direct this terrific surge in accordance with the real needs of our society.

So much for the general situation. As you all know, it frequently happens that what stares us in the face is often the most difficult to perceive and so it was with the Committee's fundamental approach to this problem. The Committee, after considerable deliberation and soul searching, decided to begin to state in the simplest of terms, and I wish to emphasize that, in the simplest of terms what it considered the primary or elementary requirements essential to the establishment of Canada's future residential environment on a sound basis. These were three in number:

1. We must establish and maintain high standards of design.
2. We must produce a wide diversity of dwelling types and communities.
3. We must ensure an adequate basic rate of home building.

As I said, these facts seem very obvious but it is important that we bear them in mind at all times and under all circumstances so that our aim is not diverted from the target and I regret to say that we are at present somewhat off the target.

Our procedure during the Committee's work was to read all briefs submitted and then arrange sittings with the parties involved. Very early during our hearings it became evident that we were being subjected to a great diversity of opinion. Although we were often exposed to what seemed to be contradictory statements by succeeding speakers, we at all times endeavoured to extract facts based on actual experience. Quite frequently we concluded that we were being introduced to a voluminous field of unrelated and, in some cases, incompletely considered knowledge. We discovered that we were in a paradoxical field of discussion. Sometimes there seemed to be as many opinions as there were people. Often one opinion seemed to be expressed again and again by many different people in different parts of the country. We seemed at times to be confronted with opinions and at other times with facts. We asked ourselves these questions:

"How does one separate opinions from facts and if you are receiving conclusions based upon facts, are the facts truly representative of the situation and have they been correctly interpreted?"

"How does one decide if the repetition of ideas and recommendations indicates a common solution reached separately by thinking people, or is it possible that with our means of communication, architects tend to think alike, town planners tend to think alike, municipal authorities tend to think alike?"

It was evident that considerable intensive research was required before the elements of good residential environment could be accurately identified. As a result, the first recommendation in our report is directed to sociologists, psychologists, welfare workers, housing administrators and other specialists in social studies, asking them to earnestly conduct a systematic and continuing investigation and measurement of the divergent needs and preferences of Canadian housewives: these to be examined according to their compositions, their backgrounds, their region of settlement, and whatever other factors might genuinely warrant expression in dwelling design, group siting and provision of internal or external facilities. This, we feel, is a study long needed on a national scale and we trust that such research will furnish a solid framework of social studies and statistics upon which the design

professions could draw when considering the future growth of the residential environment.

Although I have already stated that our Committee is not making specific detailed design recommendations for a good residential environment, and that there is a crying need for adequate research before we can hope to tackle the problem of the residential environment with certainty and confidence, our Committee has, however, within these limitations declared itself specifically on what it has observed and what it recommends relative to the following points:

1. Present processes which detract from good housing.
2. Observations of conditions which lead to good housing and the place of various professionals in this field.
3. The part governments presently play and the part they could play.
4. The establishment of a Canadian Institute of Urban Studies.

The time at my disposal does not permit me to treat all topics just listed in the detail in which they are noted in the report, neither will it permit me to enumerate the present negative processes which detract from the establishment of a good residential environment. I prefer rather to concentrate on the positive forces in being or which should be in being and which could lead to good housing environment. I shall introduce points to develop the argument as necessary from those processes which detract from good housing and the effects of government participation or non-participation, as the case may be.

Nearly every city we were able to visit contained isolated areas of well laid out, well designed, modern housing. Certain circumstances were common to so many of the better examples that we have listed them as conditions favourable to the design of a good residential environment. There are nine points in total:

1. Control: We feel that there should be control of an extensive parcel of land by each developer. Too many of the developments we saw were restricted to a few houses which were unrelated to adjacent street patterns and buildings. The evolution of the housebuilding industry is moving toward more frequent large-scale enterprises. These need not be a single firm: they could be by pooling smaller firms: they could be by a single large firm which integrates smaller firms into the overall development: or some combination of these. But we feel that the developer should control an extensive parcel of land. The size should be such that the dwelling area can establish its own system of road and pedestrian circulation, and its own standards of treatment both architecturally and on the ground. Too many design compromises now have to be made under the best of circumstances without subjecting ourselves to that of inadequate area.

2. Continuity of Interest by Developer: We feel there should be a continuity of interest over an extended period of time by each developer in his development. We heard many complaints from house-holders about the lack of social and other environmental facilities and amenities. This sort of lack we feel would not persist if the developer were in control of the site and financially interested in it several years after the influx of the first wave of house owners. For the size of the development we have in mind it would easily take several years from the conception of the plan to its fruition. The long-term developer-owner would be a responsible creator of housing. We, therefore, say that the developer should maintain a continuity of interest in his project over an extended period. To ensure this type of long-range responsible planning we suggest, and I'm putting this mildly, we suggest that it is proper to convey land by lease rather than by sale. I'll repeat that - to convey land by lease rather than by sale. Municipalities acquiring land by slum clearance or appropriation and governments or private corporations assembling land for new development might profitably consider a greater control in the use of land and the opportunity for review and transfer to new use under a lease system. How much easier it would be to rezone land to new use, as changed conditions might dictate, if, by expiring of land leases, the land reverted back to the municipality, to the government, or to the private land assembly corporation, without the present involvement of legalities and prohibitive costs. This is not an uncommon device in other countries and some parts of Canada where the responsibilities of long-term ownership are asserted but which leaves construction and management to specialists in these fields.
3. The Engagement of Design Specialists: Sponsors of large-scale development schemes should and would be financially able, because of the extent of the scheme, to engage specialists to design projects. I would like to emphasize here that I do not name any particular profession, especially architects. Our report, we feel, is completely impersonal and impartial in that regard. Sponsors and designers could aim for an agreed vision of the finished project, complete in all its essentials, and taking into account perceivable contingencies in its future development. The composition of the design team - and here I am going to be in the position of changing my mind after a few sentences, but I think you'll see why - the composition of the design team would vary with circumstances but certainly it would include land surveyors, engineers, skilled in the economics of land servicing, landscapers, town planners, realtors, statisticians, architects, and - this is a new element - an executive with managerial and financial know-how.
4. Constancy and Continuity in the Design Personnel: There should be some constancy in this design team. There should be continuous contact between the land owner and the design team over the whole period of the development. There will be some who will automatically protest that this sort of team and its continuity is expensive and would add to the cost of the project. This is not so for the type of development that we envisage. Those developers who are already in the building

industry, and who have used such a service, told us that it was the best part of their investment. Quicker approvals and quicker marketing of a project due to this better design and also more convincing presentation prevent unnecessary delays which can be very costly. In addition, it will provide a real assurance that the project will have durable physical excellence.

5. Intelligent use of the Development Site: The design team must ensure that every advantage is taken of the natural individuality of each site. We saw very few sites where some such natural advantage was not used. But, we saw many where it was not. Trees, wooded slopes, ravines, rock outcroppings, large boulders and natural verdure, should be built around and incorporated into the development. So often we saw wooded sites, totally bald of trees; sloping sites, bulldozed into flatness; natural drainage systems ignored to the later detriment of the site; and beautiful rivers turned into sewerage systems and garbage dumps - it sort of made me mad! On the prairies where so often there are no relieving natural features it was encouraging to see the efforts made, in many instances, to plant trees and to otherwise landscape, even though the final results might take 20 to 25 years to fully materialize.
6. Developments should incorporate opportunities for Future Change: One of the most distressing features of many modern developments was the complete absence of open spaces available for future expansion. Each parcel of land was tightly planned to make possible on it the greatest number of lots upon which houses could be immediately erected. We feel that opportunities for change in the neighbourhood as it matures should be a condition of good planning. As the urban scene is finished and populated part by part, technical possibilities and social demands will emerge that could not have been foreseen. Let the design embody built-in space and latitude for the future. Every site deserves that there should be opportunity for later variations. Consistent design idioms will no sooner be established than men will want to interweave them with others equally good. Largeness is wanted in the original concept but intimacy, surprise and variety surely is wanted in filling out its minor parts.
7. Approval of Developments by Qualified Officials: Developers, builders, engineers, architects and others frequently complained that one of the greatest obstacles they encountered in the design process was obtaining approval of their proposals from officials who were often unqualified for the task. Existing administrative setups often get beyond their depth and they are unwilling to approve proposals not covered minutely by existing rules. The type of large-scale development which we are discussing certainly is not covered by any cut-and-dried rules contained now in our building codes or in our zoning laws. The type of development conceived under the preceding conditions should be judged by qualified authorities on its merits. To a degree, each major proposal sets its own standards. Regulations and by-laws are set up by well meaning people who try to say in words what may be built. This results in an impossible situation because it is based on two fallacies:

- (1) that these people can visualize every possible and worthwhile future assembly with a host of objects that make up the residential environment;
- (2) that adequate criteria in the art of good development can be stated in words and tables.

We do not think that this can be done in words. We do not say a written code is unnecessary. At best it may prevent the worst proposals from being built, but it cannot deal fairly with the best schemes unless the written code provides a built-in safety feature which allows for trusted judgment to be applied separately to each comprehensive proposal on its own imaginative terms. Good residential development, we feel, must have this advantage. It is not enough for those who advise for or against major schemes to merely know how to read. They must be able to visualize the meaning of maps, drawings and models, otherwise, fresh new masterpieces of urban design and all welcome variations from the norm may never be allowed to go ahead.

8. Availability of Funds: To fully realize goals they conceive as surroundings for living on the scale we contemplate, sponsors must have adequate access to reliable and ample credit for their needs. For its completion, a residential environment may require tens of millions of dollars and these funds will be needed over a period of several years. Investors of this type should not have to run the risk that the use of savings may suddenly be restricted to forms of housing incompatible with their half-completed design. In a time of major urban expansion, short rations encourage short views, and short views, we all know, are ultimately expensive. The best residential output that must of necessity be years in the making, cannot come from an industry that is subject, for whatever reasons, to month by month vicissitudes in its financing. The far seeing entrepreneur must have the assurance of long-term money commitments. We hear it claimed that the housing industry should be used to give a lagging economy a shot in the arm; that it should be energized to give jobs to people. This is all very expedient and very wrong. These could be the off-shoots of a sound housing program but surely not its motivation. We cannot afford the situation now existing where housing starts are falling alarmingly and where money is theoretically made available only to certain sectors of our society and to small-scale enterprises. If housing construction is not maintained, the hard-won gains in residential design of the past few years will be seriously jeopardized. Surely we have the vision and the courage to insist that the residential environment is such a vital part of our society that it should be treated on its own merits; that it should not be subject to "stop", "start", "on-again", "off-again" financing. Neither should it be subject to a calculated pessimism which complacently looks forward to a drop in housing starts sufficient in volume to deprive us of the fruits of our past labours; to deprive us of the stability of long-range planning; to make it impossible to even meet the housing needs of our expanding population. I venture to suggest the truism, that housebuilding is intended primarily to furnish Canadians with a good place in which to live, and that it should be kept that way.

9. Government Participation. Another ingredient essential to the design of a good residential environment is the realization by government on the municipal, provincial and federal level, that vigorous steps must be taken to co-ordinate activities across Canada so that as our cities grow their pattern can be managed by town planning, vigorously and brilliantly executed. Municipal personnel are a part of this. We are beset with many difficulties because of our recent rapid growth. The obsolete character of the organization of municipal governments makes it impractical for municipalities to cope with the urbanization of their areas. Municipalities are plagued with a shortage of qualified staff. Such staff as they have is fully occupied in struggling with individual private applications. These applicants usually want to divide land for urban development or to change the uses of private land. If, on the other hand, local authorities were staffed to study and develop long-term plans to determine the making and shape of future growth and to settle such questions as the unification of local authority, of municipal powers, of raising revenue and credits equal to its task, there would be a better chance of realizing a good residential environment. 1

All across the country we were met with the problems of rehabilitation, slum clearance and public housing. Although many of our cities are, comparatively young, we learned that they nonetheless contain large areas in various stages of deterioration. In those areas where rehabilitation is feasible, it would seem only proper that it should be made as easy to rehabilitate an old property as it is to purchase a new one. The National Housing Act, as now constituted, provides Federal guaranteed loans for new houses but not for existing older houses. It seemed to us entirely feasible that the Act be modified to make it possible to purchase older houses in our cities under National Housing Act arrangements. There are other areas where the standing stock of housing will not warrant the municipal and private effort required to make them decent. Such areas must be revised and brought back into the living fabric of the city.

A little now on public housing. We heard from many housing administrators and visited many housing schemes across the country. We viewed these housing developments with mixed feelings. We assessed them by their appearance, their durability, by their location, and we wondered about their real suitability for those, they were intended to house. I would like to comment on three points in the matter of public housing even if the comments are perforce reading.

- 1. The need for social research. Even in the better developments there seemed to be a gap between the real need of the occupants and the provisions made for them. It seems essential that a more energetic study of these discrepancies, be made on the local level, by local research and design teams, and the results tabulated. We have made a recommendation to this effect in our report.

2. The true initial costs. In most of the housing developments undue stress seemed to have been placed on low initial costs to the detriment of the project. We would advocate higher standards of design and finish, more durable materials and sturdier fittings in order to reduce operating costs and improve livability. We have made a recommendation in our report to study the existing accounts of housing now in use in order to determine the economics of design.
3. Public acceptance. The creation of a more favourable public attitude toward public housing should be actively pursued by publicizing well built developments and reinstating row housing. I'd like to repeat that - in reinstating row housing as a desirable type of accommodation for those who cannot afford a single house, or for those who do not prefer single house accommodation. Statutory changes of the National Housing Act could result in the building of moderate rental housing for people of moderate means. We have, therefore, recommended in our report that a study be made of the variants in household composition that call for differentiation in dwelling types and sites.

Another problem which was quite large was that of taxes. This loomed large in our discussions. There seems to be general agreement that municipal governments are not collecting as large a share of the disposable dollars of their citizens as they did thirty years ago. It seems clear that private wealth is less adequately reflected than it used to be in urban real property which is still the chief base of municipal revenue. We feel this should and can be remedied. An international group appearing before our Committee advocated the practice of taxing urban real property according to the valuation on the site only - on the site only - without regard to the value of buildings and improvements on it. They claim that this practice discourages the speculative holding of vacant sites; that it discourages the retention of rundown buildings on valuable sites; and, on the other hand, it encourages building improvements - building improvements just don't get taxed; it offers a quicker adjustment to value as affected by zoning changes - this is very important when one considers the rapidity with which our conditions can change; and, finally, it generally reduces the tax burden on residential areas by increasing it on central area uses. Not all of these claims are universally endorsed. We had no way of checking them but we felt that the matter should be further studied.

In our report we could touch on only a few responsibilities. I shall list five major ones at this time and then proceed with a brief discussion on the fifth item only. This fifth item is a necessity for provincial leadership in regional planning. Now the five points are as follows:

- (1) The protection of agricultural planning.

- (2) The rationalization of road and other communication networks.
- (3) The consolidation and administrative reform of metropolitan governments.
- (4) The review and adjustment of a wide range of municipal powers of land acquisition and control.
- (5) Regional planning.

Now to deal very briefly with regional planning. This is the one specific and far reaching activity that only the Province can initiate at present. Briefly defined regional planning is, in our terms, the co-ordinated analysis of the wealth of the Province's major land regions and the legislation of policies based on that analysis. Our Committee asks that the provinces be urged in the strongest possible terms to watch energetically on the economic analyses of those regions undergoing fast urbanization and physical change with a view to adopting, by consultation with federal and municipal authorities and through public hearings, planned programs setting out the main lines to be followed in the publicly initiated development of each region. The adopted regional plan would also be for the guidance of municipalities in the exercise of their proper functions including those dealing with property. Such plans and programs should be subject to periodic review in the same way that they are first established.

Now for a quick shot at federal policies. All facets of the development of the residential environment, be they municipal or provincial, private or public, professional or non-professional, are realized within the social structure created by the decision of the National Government. Fiscal and trade policy, immigration and social security, employment and tax agreements, and such other major functions, fix the boundaries within which residential building can proceed. National policy can either support residential building or frustrate it. The Committee believes that the Government of Canada needs machinery superior to anything we have seen for the co-ordination and improvement of those functions which impinge on physical development of our cities in this country's years of growth ahead.

Earlier in my talk I stressed the necessity for extensive research. Now, as my final point, I wish to suggest a means of implementing and collating this research. At present in Canada we have a fairly large body of knowledge spread over a large number of people involved in the building of the residential environment in one way or another. These people are, in the main, working independently of each other. They not only can duplicate their work but also they often may be working at cross-purposes. We feel that this reservoir of knowledge, experience and research should not be permitted to operate at random and tangentially. We feel that a more co-ordinated effort is the order of the day. Although much can be done interprofessionally, from the present wisdom in this field we feel this is inadequate. We were impressed by what we saw and heard with the

national import of applying every available skill and experience to the better building of durable surroundings for Canadians to live in. Much freer communications flow than we so far have known among participating professions and between the many other agencies involved. This calls for fuller understanding on the part of each profession of the necessities and doctrines represented by his collaboration with other disciplines. Each must contribute not only mere opinions expressed in his own jargon but also substantiated experience put in terms that are useful to his colleagues in urban analysis and design. In view of the spreading and gratifying urban fabric engulfing us, we do not believe that occasional joint meetings between architects, town planners, engineers, house builders, sociologists, planning officers, etc., no matter how comprehensive in scale or enthusiastic in spirit, are likely to produce the mastery of civic science and design that we need to solve the problem.

We therefore see the immediate need for a Canadian Institute of Urban Studies. We recommended to CMHC as the agency with a national mandate in housing and planning research that it convene a conference on the idea of a permanent Canadian Institute of Urban Studies. It should invite to this discussion the representatives of those governments, universities, national corporations and other research bodies that have already made significant contributions in urban studies in Canada. This Institute, we feel, should be attached to one of our metropolitan universities. It should be a place in which published material in this field could be found from which bibliographic help could be expected and through which all concerned could learn what serious exploratory work in the field is in progress, or in prospect, or in demand. It would then be the task of all those who participate in this Institute to decide on its exact form and functions. It is the thought of our Committee that this Institute should be financed as a joint effort by government and private enterprise. The Government of Canada has billions of dollars now invested in mortgages. Great private corporations, whether financing or producing for the urban population, also have great amounts of capital invested. Since the returns to these corporations are contingent upon the continued efficiency of living and moving in cities, they can hardly afford not to support research that promises to yield a better understanding of our cities. These great private corporations and associations, we feel, should give their support to the Institute we have proposed.

Finally, in conclusion, on behalf of our Committee, I wish to thank all those present who either submitted briefs to the Committee or attended hearings. We trust that all those present at this Conference will give freely and fully of their experience in the solution of our common problem.

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SECTION XI

ONTARIO ASSOCIATION OF
HOUSING AUTHORITIES

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1. Constitution

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2. Election of Officers

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DRAFT OF PROPOSED CONSTITUTION OF THE ONTARIO
ASSOCIATION OF HOUSING AUTHORITIES

The purpose of the Association shall be to improve the standards and practices of all phases of public administration which are related directly to public housing.

Membership shall be composed of all Federal-Provincial Housing Authorities in Ontario, and all persons who are members or employees of Federal-Provincial Housing Authorities in Ontario, and all employees of the Federal, Provincial and Municipal Governments who are concerned with public housing in their employment, and who apply for membership in the Association and who pay the membership fees prescribed.

The annual membership fee of a Housing Authority shall be calculated on the basis of 50¢ for each housing unit administered by the Authority. The annual membership fee for persons shall be \$2.

The said fees shall be payable to the Treasurer of the Association on their due date, and any Authority or person failing to pay the annual membership fee on the due date or within 30 days thereafter shall automatically cease to be a member of the Association.

The Executive Committee shall have authority to vary the annual membership fee for persons, and with the consent of the Federal-Provincial Partnership, the annual membership fee for Housing Authorities.

EXECUTIVE COMMITTEE

The Association shall be governed by an Executive Committee of nine members composed of:

the immediate Past President; A President elected from and by the members of the Association at the annual meeting. To be eligible for election as President, a person must have already served one year on the Executive Committee; a Vice-President elected from and by the members of the Association at the annual meeting. To be eligible for election as Vice-President, a person must have already served one year on the Executive Committee; Four members of the Association who are elected at the annual meeting of the Association; one from each of the four Housing zones in Ontario and who is elected by the Housing Authorities of each of the respective Zones; a Secretary and a Treasurer to be appointed by the elected members of the Executive Committee from among the members of the Association who are permanent employees of a Housing Authority.

Should a vacancy occur on the Executive Committee, the remaining members of the Committee shall appoint a member of the Association to fill the vacancy on the Committee for the unexpired portion of the term and may also appoint any member of the Association to fill a vacancy in the officers of the Association for the unexpired portion of the term.

The members of the Executive Committee hold office for one year or until their successors are elected or appointed.

The Executive Committee shall have power:

- (a) To appoint and control and delegate power to such committees as it may consider necessary to assist in carrying out the objects of the Association;
- (b) To appoint and define the duties and remunerations (if any) of such officers, agents or servants of the Association as it may think necessary to further the objects of the Association;
- (c) To manage, control and dispose of the affairs, property and funds of the Association fully and completely;
- (d) To arrange for an official Bank for the Association which shall be any Chartered Bank in the Province of Ontario and to arrange for the signing officers of the Association who shall be the Treasurer together with any other member of the Executive Committee;
- (e) To select and appoint the delegates of the Ontario Association of Housing Authorities to all conferences and conventions other than the Annual Conference of the Ontario Housing Authorities.

The officers of the Association are the immediate Past President, the President, the Vice-President, the Secretary and the Treasurer, and such other officers as the Executive Committee may deem necessary from time to time.

No person shall serve more than two consecutive terms in any of the elected offices of the Association.

Auditors are to be appointed at each annual meeting of the Association for the ensuing year at such remuneration as may be determined by the Executive Committee, and shall make an annual audit of the books of the Association and report to the Association before the Annual Meeting in each year.

MEETINGS OF THE ASSOCIATION

The Annual Meeting of the members of the Association shall be held each year at the annual conference of the Ontario Housing Authorities.

A special meeting of the members of the Association may be called at any time by the Executive Committee, or by the President, or upon the written request of not less than one-tenth of the members of the Association filed at the office of the Association.

Ten per cent of the members of the Association in good standing shall constitute a quorum at meetings of the Association.

At an annual meeting or special meeting of the Association, each Housing Authority shall have one vote which shall be cast by its duly accredited representative or delegate. Persons who are members of the Association shall have no vote except upon the election of the President and Vice-President, but shall have the right to take part in all discussions at the meetings of the Association.

Meetings of the Executive Committee of the Association may be held at such time and at such place as the Executive Committee may decide. A meeting may be convened at any time by the President or by any two members of the Executive Committee.

Formal notice of a meeting of the Executive Committee need not be given if all the directors are present, or if a quorum is present and those directors who are absent have signified their consent in writing or by telegram to the holding of the meeting in their absence. The Executive Committee shall meet immediately following the Annual Meeting of the Association at which they were elected, and no notice of this meeting shall be necessary. Otherwise, notices of meetings shall be delivered, mailed or telegraphed to each member not less than two days before the meeting is to take place.

Three members of the Executive Committee shall constitute a quorum.

AMENDMENT

This Constitution may be amended in whole or in part by a two-thirds majority of the members present at any meeting of the Association, provided notice of the proposed amendment has been given to all members at least 10 days before the date of the meeting; or may be amended in whole or in part by the unanimous vote of all members present at any meeting of the Association if no notice of the proposed amendment has been given to all members at least 10 days before the date of the meeting.

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ELECTION OF OFFICERS - 1960-61

PRESIDENT:	Charles D. Sills, Chairman, Napanee Housing Authority.
PAST-PRESIDENT:	George F. Clark, Chairman, Hamilton Housing Authority.

VICE-PRESIDENT: W. F. Frieday,
Secretary-Treasurer & Manager,
Arnprior Housing Authority.

DIRECTORS: Central Ontario Region
Mrs. H. A. Ricker,
Vice-Chairman,
Hamilton Housing Authority.

Western Ontario Region
George Y. Masson, Chairman,
Windsor Housing Authority.

Eastern Ontario Region
Fred W. Hunter,
Secretary-Treasurer & Manager,
Renfrew Housing Authority.

Northern Ontario Region
G. H. Tolley,
Secretary-Treasurer & Manager,
Sault Ste. Marie Housing Authority.

SECRETARY: R. H. C. Hayes,
Administrator,
Hamilton Housing Authority.

TREASURER: P. E. H. Brady,
Executive Director,
Metropolitan Toronto Housing Authority.

Executive members say the Association will act as a clearing house for Authorities, receiving criticisms and comments to pass along to the Senior Governments as it sees fit and, in turn, advising individual Authorities of Senior Government policy and decisions.

"It puts the organization of Ontario Housing Authorities on a permanent basis for the first time," noted Mr. Sills. "We hope it is the first step in the formation of a National Association of Housing Authorities."

Housing Authorities who have problems to air, or wish clarification of government policy, advice, or recommendations, should write their Regional Director on the Association executive for a ruling and possible action.

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SECTION XII

SUMMARY OF PANEL WORKSHOPS

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No. 1 "A Public Relations Program -
 Why? When? How?"

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No. 2 "Accounting - Auditing - Budgeting"
 "Interpretation & Importance"

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No. 3 "Your Budget and Maintenance"

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PANEL WORKSHOP No. 1

SUBJECT: "A Public Relations Program - Why? When? How?"

DISCUSSION LEADER: Charles A. Funk, Chairman,
Brockville Housing Authority.

MEMBERS: Mrs. E. L. Earl, Chairman,
Kingston Housing Authority.

R. C. "Bud" Taylor,
Vice-Chairman,
Owen Sound Housing Authority.

Miss Rosemary Dudley,
Director, Public Relations,
Dept. of Planning & Development (Ont.)

Gordon Ryan,
Regional Information Officer,
CMHC, Toronto.

Wells Ritchie, Editor,
Heavy Construction News,
McLean-Hunter Publishing Co. Ltd.,
Toronto.

RECORDER: G. H. Tolley, Secretary-Treasurer
and Housing Manager,
Sault Ste. Marie Housing Authority.

It was agreed that the attitude of the general public to public housing projects, both nationally and locally; to the tenants of public housing projects; to the management of such projects; and to the Housing Authorities, was of paramount importance. Therefore, close liaison with public communications media to point up the social and economic benefit to the welfare of the community through decent housing for the low-income family was recommended. Through such programs, the general public may be educated over the years to accept a public housing project and its tenants as a step forward in social progress and development.

Although opinion was divided as to the advisability of inviting representatives of the communications industry to Housing Authority meetings, it was suggested that periodic press releases on projects with matters of general interest concerning both management and tenants would dispel the fear of the unknown which frequently causes concern to the citizens of a community where such projects are being introduced.

It was also suggested that Authorities publish an Annual Financial Statement in the local press to silence those critics who claim that the projects are an economic liability to the local taxpayer.

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PANEL WORKSHOP No. 2

SUBJECT: "Accounting - Auditing - Budgeting"
"Interpretation and Importance"

DISCUSSION LEADER: A. Carl Huggins,
Vice-Chairman,
Stamford Housing Authority.

MEMBERS: E. C. Nesbitt, Assistant Manager,
Ottawa Branch,
Central Mortgage & Housing Corp.

Frank Scholfield, Secretary-Treasurer
and Housing Manager,
Dunnville Housing Authority.

K. C. King, Secretary-Treasurer,
Brockville Housing Authority.

O. W. Larry, Secretary-Treasurer
and Housing Manager,
Trenton Housing Authority.

C. G. Reading, Accountant,
Dept. of Planning & Development (Ont.)

RECORDER: G. McKellar,
Secretary-Treasurer,
Stratford Housing Authority.

Mr. Nesbitt spoke on the importance of keeping within the budget. If carefully prepared and maintenance inspections carried out and programmed on a priority basis prior to its preparation, items insufficiently provided for would be reduced to a minimum. He further stated that in those cases where additional funds were going to be required, application for approval should be made immediately and not after the monies were spent.

Mr. Reading replied to a question on carryover of profit or loss from year to year to the effect that this was not done. The 50 year financial operation must be completed even though the Partnership may have absorbed a loss in a project. However, a consistent loss over

a period of years would, of necessity, be thoroughly investigated. In dealing with a question on itemized budget control, he pointed out that there was no firm ceiling on any budget item. There was, of course, a general normal average taken into account in analysing a budget, and if a disproportionately high allowance was reflected for a certain item without supporting detail, the Partnership would inquire as to the reason. If at all possible, group allowances in the same category should be followed. However, transfers of surplus monies in such groups may be carried out to operate within the overall budget, but these transfers should be incorporated in a revised budget and sent to the Partnership for formal approval.

The matter of specific forms for the use of the auditor was discussed. Mr. Reading said that nothing had been agreed on in this regard since the auditors and others concerned were not unanimous in their opinion that such specific forms would serve any useful purpose due to the difference in size of projects, etc. By a show of hands, it was recommended that a set of forms should be set up by the Provincial accountants for audit use, and Mr. Reading asked for suggestions on their form and content from the Housing Authorities.

With regard to investment of reserves, it was noted that Province of Ontario and Canadian Government bonds were preferred among spokesmen. However, as some of the small project Authorities were not investing reserves the other Authorities favoured short-term investments.

Regarding the use of the Exterior Painting Reserve, some Authorities do a full program every four years; others do 25% each year; and still others paint as required.

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PANEL WORKSHOP No. 3

SUBJECT: "Your Budget and Maintenance"

DISCUSSION LEADER: W. E. Rowe, Secretary-Treasurer
and Housing Manager,
St. Thomas Housing Authority.

MEMBERS: R. D. Webster, Housing Manager,
Brockville Housing Authority.

A. J. E. Smith,
Chief Construction Engineer,
Central Mortgage & Housing Corp.,
Ottawa.

M. G. Giles, Supervisor,
Rental Housing, Housing Branch,
Dept. of Planning and Development (Ont.)

W. J. Gigg, Secretary-Treasurer
and Housing Manager,
North Bay Housing Authority.

W. M. Alkenbrack, Vice-Chairman,
Napane Housing Authority.

RECORDER:

Paul Ringer,
Supervisor of Management,
Metro Toronto Housing Authority.

Mr. Giles stressed the importance of comprehensive annual inspections of all the units, listing repairs required, deterioration, etc., on the Interior and Exterior Unit Inspection Forms, available from the Housing Branch. These forms should then be assessed and maintenance scheduled as to priority, and so budgeted for. In this way preventive maintenance could be carried out with the greatest economy.

Mr. Alkenbrack made the perennial point that if more attention were paid to quality construction and materials, maintenance would be less costly and in the long run the entire operation would be more economical. As it has been, various items of equipment have had to be replaced because of inferior quality; inspection had left much to be desired in cement work, installations, etc.

Mr. Webster pointed out that as the units age, so the maintenance rises. He supported Mr. Giles in stressing the importance of annual house-to-house inspections.

"To keep a high standard of appearance and livability, public housing projects must be carefully maintained," said W. J. Gigg of North Bay. The Housing Authority should approach budgeting conscientiously to accomplish this in the most economical way so that a high standard of maintenance would be possible without widely fluctuating expenditure. The point was made, however, that tenants should not be pampered with facilities they could not get elsewhere. In the selection of tenants, the Manager should not only stress good housekeeping and proper care of the property but also he should make sure that this is being done.

Local contractors should be used insofar as possible both for construction and for maintenance.

Deficit or surplus operation should not be assessed annually. The Partnership should rather assess the financial operations of a project over several years for a realistic analysis.

As A. J. E. Smith said, construction and design of a public housing project must guard insofar as possible against the human element. With regard to better quality materials and workmanship, the Corporation had made some progress in water tanks, linoleum, hardware, plumbing equipment, poured concrete foundations, etc. He explained,

however, that the limitations of public tender made control very difficult.

It was generally agreed that successful bidders should be required to name a local agent to service the units for the duration of the guarantee.

A Housing Manager told the group that the budget request for maintenance must be strongly supported by the Authority so that the Committee would approve the expenditure. Otherwise the budget would be cut.

Jacques Bernier from Montreal recommended a reserve within the capital cost to provide for major repairs resulting from contract deficiencies which had not been caught by inspection.

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SECTION XIII

MISCELLANEOUS PROGRAM FEATURES

1. Montreal Tour - June 8th
 - (a) Les Habitations de. Jeanne Mance
 - (b) Luncheon - Helene de Champlain Restaurant
2. C.M.H.C. Tour - June 7th
3. Housing Documentary Films and Slides
4. Ladies Tour and Tea - June 6th
5. Ladies Cruise - June 7th
6. Banquet Entertainment - June 7th

MONTREAL TOUR

Les Habitations de Jeanne-Mance

--HOST--

The Jeanne-Mance Corporation

President:	Lucien Tremblay, c.r.
Vice-President:	R. M. Bennett
Members:	Emile Desorcy Henri Ouimet Mme R. G. Gilbride Mme Julia Richer Dr. Gabriel Lord, d.d.s.
Administrator:	Leopold Rogers

The Project

At the 7th Conference in London, Ontario, in June of 1959 the delegates were invited to the City of Montreal in 1960 to tour this first redevelopment project devoted to low rental housing. The City of Montreal, through representation by Jacques Bernier, the Technical Adviser on Housing for the City Planning Department, and Alderman Dubuc, who both attended the London Conference, officially endorsed this invitation. The Jeanne-Mance Corporation graciously agreed to cope with the influx from Ontario and so the tour became a reality.

It is perhaps safe to say that the slum area, now almost totally replaced by this well-planned development, was at an even greater stage of deterioration than the South Regent Park area in Metro Toronto. By an impressive display of comparative photographs, the delegates were made aware of the complete change in housing conditions at this particular site. Gone are the tenement apartments, the broken-down rooming houses and the rooms over dilapidated stores. When completed early in 1961, the project will have 5 12-storey high-rise buildings containing 536 one and two-bedroom apartments; 13 3-storey walk-ups with 210 apartments of two and three-bedrooms; and 50 row houses of four and five bedrooms; that is, 796 families will enjoy this spacious, clean and functional environment.

At the time of inspection some 350 families were in residence, and even with construction still in progress and the attendant disruption in the project area, it was noted that the tenants were happily engaged in daily household chores. Nine of the 3-storey walk-ups, 6 large row houses and 3 high-rise blocks were completed and occupied.

Forty percent of the 20-acre site will be set aside for park and recreational space including a 3-acre central playground. The rents are geared-to-income and range from \$30 to \$75 per month.

"Many people are confused and a little frightened by the whole idea of public housing", said one of the members of the Corporation. In fact, she further stated that they were told constantly that it just wouldn't work. "But", said she, "it is working! The Corporation has had a minimum of problems with the tenants."

After soft drinks and cookies provided by the Corporation the 170 delegates were transported by bus to St. Helen's Island.

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LUNCHEON - HELENE DE CHAMPLAIN RESTAURANT, ST. HELEN'S ISLAND

HOST: Mayor Sarto Fournier and Council,
City of Montreal.

PRESIDING: Notary Roland Savignac, Chairman,
Municipal Sanitary Housing Bureau,
City of Montreal.

As one travelled about this great cosmopolitan city, progress was evident on all sides: the new six-lane boulevards such as Dorchester Street; the gleaming new office buildings, hotels, etc., rising in splendour beside the old and the traditional; the great bridges curving majestically over the waterways and ravines; and the park areas, planned to preserve and to enhance the natural characteristics of the various sites. St. Helen's Island was an outstanding example of this foresight. Here, the delegates were given time before luncheon to stroll about the park and to stand on the lookout over the river and watch the ships come and go.

The Helene de Champlain Restaurant built of natural carved fieldstone, mellowed by the years, and set on a slope overlooking the river, is a combination of old-world and modern decor. The tables set in a room of panelled, gleaming woods were blazoned with red and white carnations. There was an unhurried repose and dignity in the cool high-ceilinged room and the excellence of the food for 170 people being served at one sitting was deserving of comment.

This visit to French Canada was a step forward in national unity. Although its principal purpose was to co-ordinate and publicize the concept of public housing, it will also bring about a growing mutual interest between the two provinces, not only in this specific field but also in many others.

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C.M.H.C. TOUR

Many delegates attended the special exhibit by the Corporation's Architectural and Planning Division at its Head Office on Montreal Road. After a general briefing on how a project was planned and designed, guides conducted the party through this very functional building. They were then the guests of the Corporation for tea in the spacious cafeteria.

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"HOUSING IN CANADA"

(Documentary Films and Slides showing Federal-Provincial, Co-operative and Senior Citizens' housing in various communities across Canada.)

COMMENTATOR: P. G. Burns,
Special Assistant, Public Housing,
Ontario Region,
CMHC, Toronto.

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Among the films shown was "The Hamilton Housing Authority Story". This Authority now manages 1123 dwelling units. It has set up recreational clubs and facilities for the project children from the interest earned by "Tenants' Deposits held in Trust", and from private donations, with outstanding success.

Slides showed interesting features of all types of projects across Canada.

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LADIES' TOUR AND TEA

This tour of the Capital City proved to be very popular. The two Ottawa Transportation Commission drivers spared no effort to include as many points of interest as possible in the time available.

At the famed "Green Valley Restaurant", Mrs. W. F. Frieday of Arnprior and Mrs. C. D. Sills of Napanee, representing the Eastern Authorities, received the ladies at the tea and presented each one with a perfume favour as a memento of their visit to Ottawa.

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LADIES' RIDEAU CANAL CRUISE

Fortunately, the weather although chilly was bright and sunny enough to make this an enjoyable feature. It was interesting to note that several men joined the ladies on this cruise.

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BANQUET ENTERTAINMENT

The Ottawa Public School Central Choir of 80 Elementary School children demonstrated why it has won the Kiwanis Choir award repeatedly. Led by J. G. Sutherland, the Supervisor of Music Education for the City of Ottawa, these young singers by purity of tone, perfect harmony and nuances of expression, created a symphony of melody, whether in a rousing march or a whispering lullaby, which was a delight to the ears.

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